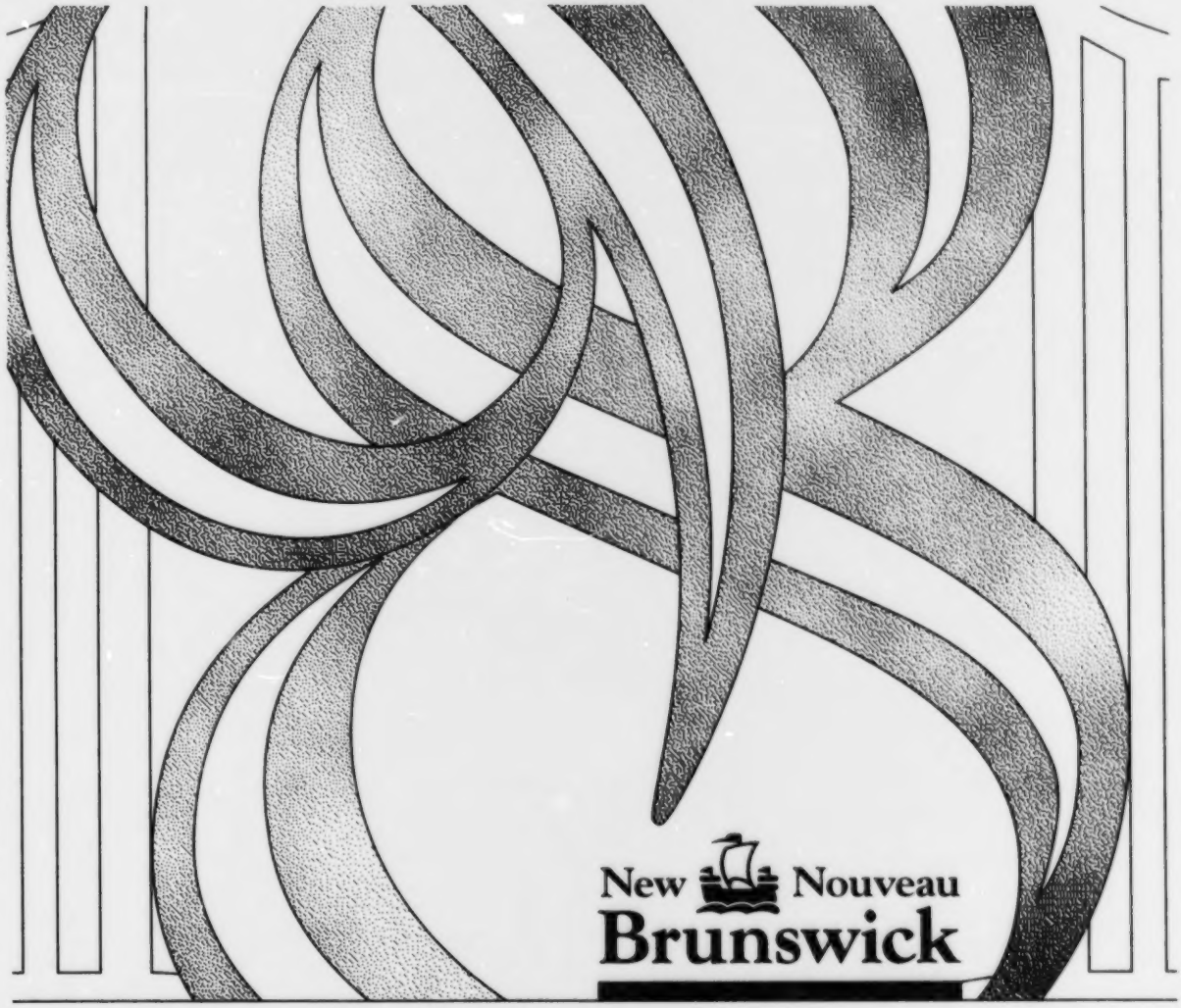
98-99

Annual Report

Rapport annuel

Superintendent of Insurance

Surintendant des assurances



1998-1999 Annual Report

Published by:
Superintendent of Insurance
Province of New Brunswick
P. O. Box 6000
Fredericton, New Brunswick
E3B 5H1
Canada

January 2000

Cover:
Communications New Brunswick

Printing and Binding:
Printing Services, Suppply and Services

ISBN 1-55137-434-X

ISSN 1181-7755

Printed in New Brunswick

Rapport annuel 1998-1999

Publié par:
Surintendant des assurances
Province du Nouveau-Brunswick
Case postale 6000
Fredericton, (Nouveau-Brunswick)
E3B 5H1
Canada

Janvier 2000

Couverture:
Communications Nouveau-Brunswick

Imprimerie et reliure:
Services d'imprimerie, Approvisionnement et Services

ISBN 1-55137-434-X

ISSN 1181-7755

Imprimé au Nouveau-Brunswick

100-04541/

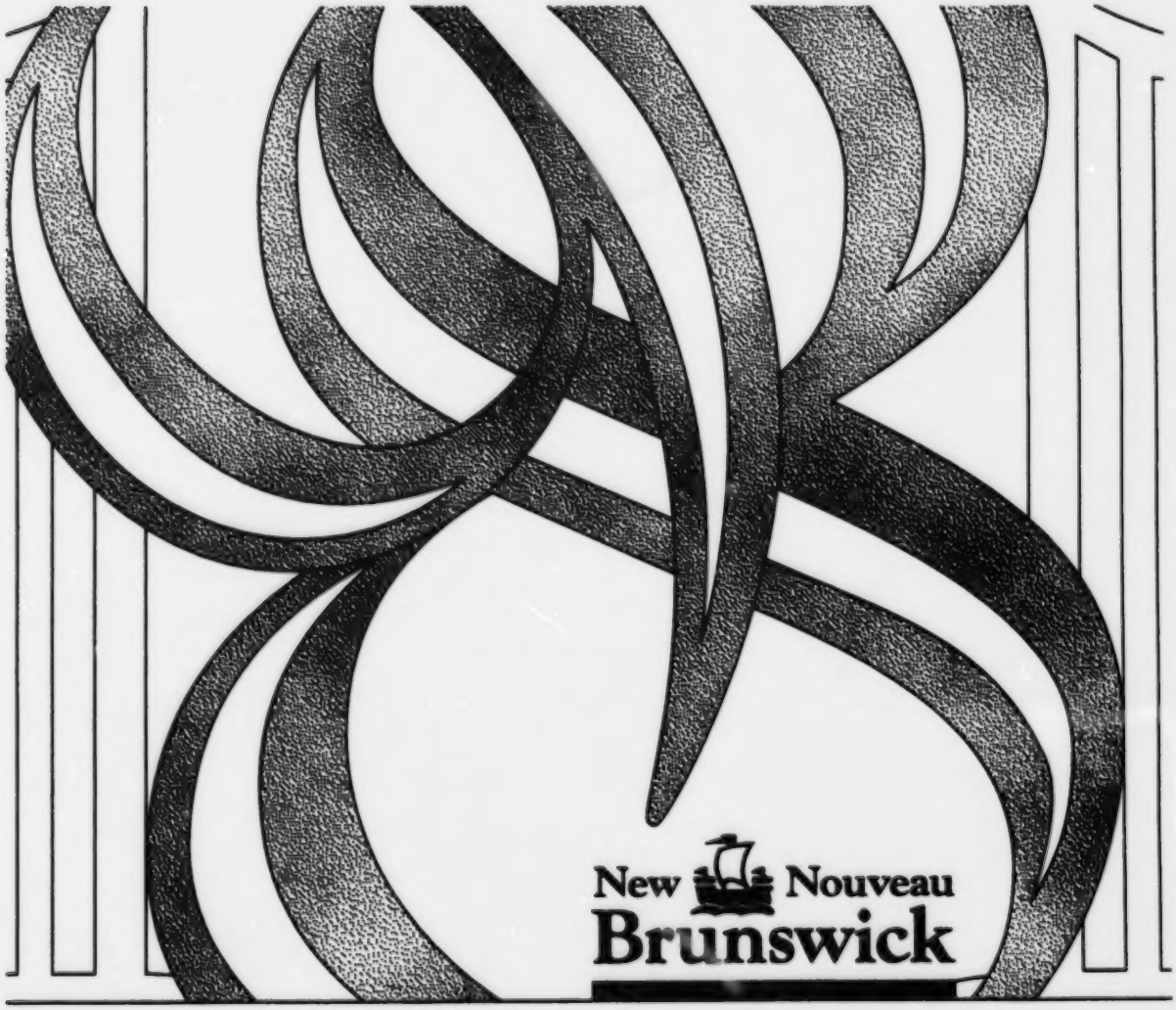
98-99

Annual Report

Rapport annuel

Superintendent of Insurance

Surintendant des assurances



New Nouveau Brunswick

Justice
Insurance Branch

Justice
Direction des assurances

New Nouveau Brunswick

January 31, 2000

The Honourable Bradley Green, Q.C.
Minister of Justice
Province of New Brunswick

Dear Minister:

I have the honour to submit the Sixty-second Report of the Superintendent of Insurance for the insurance companies' business year 1998 and for the Superintendent's fiscal year ending March 31, 1999.

Total premiums, for all classes of insurance, paid by policyholders in the business year 1998 were in excess of $1 billion ($1,126,233,000), an increase of approximately 1.4% over the previous year. Total claims and benefits paid to consumers were $1,047,057,000, which represents 93% of premiums paid.

With premiums of $531,616,000 on property and casualty business, losses paid in 1998 were $445,159,000 or a loss ratio of 83.7% as compared to 81.7% in 1997. Automobile insurance loss ratio in 1998 was at 84%, compared to 83% in 1997.

In relation to auto insurance, there continues to be a depopulating of risk from the Facility Association (market of last resort). Premiums to the Facility Association in 1998 were $14,782,000, a reduction of 34.0% over 1997.

In 1998, insurance on the person (life and health) premium volume increased to $506 million, an increase of 7.3%. Claims and benefits paid (not including annuities) exceeded $367 million, which is approximately 73% of premiums paid.

On revenue, premium taxes are collected on the basis of 2% of premium income for life companies and 3% of premiums for other than life companies. The amount received for 1998-1999 was $23,500,970. The Fire Marshall's Tax, levied on all fire premiums collected by insurers during 1998-1999, exceeded $1,229,600. The rate is 1% of premiums and is collected on behalf of the Department of Municipalities and Housing. In addition, the Branch collected $18,433,054 from automobile insurers on behalf of the Department of Health and Community Services. This initiative reflects the recovery of health care costs due to motor vehicle accidents.

Expenses of the Branch for 1998-1999 were $390,596. This amount, pursuant to section 94 of the *Insurance Act*, is assessed against insurers. The amount is collected in the following fiscal year.

Tel./Téléphone:
(506) 453-2541
Fax/Telecopieur:
(506) 453-7435

P.O. Box 6000
Fredericton
New Brunswick
Canada E3B 5H1

Case postale 6000
Fredericton
Nouveau-Brunswick
Canada E3B 5H1

Justice
Insurance Branch

Justice
Direction des assurances

New Nouveau Brunswick

Le 31 janvier 2000

L'honorable Bradley Green, c. r.
Ministre de la Justice
Province du Nouveau-Brunswick

Monsieur le Ministre,

J'ai l'honneur de vous soumettre le soixante-deuxième rapport du surintendant des assurances pour l'année financière du surintendant, qui se termine le 31 mars 1999, et pour l'exercice 1998 des compagnies d'assurances.

Pour toutes les catégories, les assurés ont versé des primes totalisant plus de un milliard de dollars (1 126 233 000 $) au cours de l'exercice 1998, soit une augmentation d'environ 1,4 p. 100 par rapport à l'exercice précédent. Les décaissements pour sinistres et les dividendes versés aux assurés se sont chiffrés à 1 047 057 000 $, ce qui représente 93 p. 100 des primes.

Les primes d'assurance de biens et contre les risques divers se sont chiffrées à 531 616 000 $ et les pertes remboursées se sont élevées à 445 159 000 $, ce qui représente un ratio sinistres/primes de 83,7 p. 100, comparativement à 81,7 p. 100 en 1997. Le ratio sinistres/primes de l'assurance-automobile était de 84 p. 100 en 1998, comparativement à 83 p. 100 en 1997.

En ce qui concerne l'assurance automobile il continue à y avoir une diminution des dossiers à risque assumés par la Facility Association (marché de dernier recours). Les primes versées à la Facility Association se sont élevées à 14 782 000 $ en 1998, ce qui représente une diminution de 34,0 p. 100 par rapport à 1997.

Durant l'année 1998, le volume des assurances de personnes (vie et maladie) a augmenté à 506 millions de dollars, ce qui représente une hausse de 7,3 p. 100 par rapport à 1997. Les décaissements pour sinistres et les dividendes versés aux assurés (sans compter les rentes) ont dépassé 367 millions de dollars, soit environ 73 p. 100 des primes versées.

La taxe sur les primes d'assurance équivaut à 2 p. 100 du montant des primes payées aux compagnies d'assurance-vie et à 3 p. 100 des primes versées aux autres compagnies d'assurance. En 1998-1999, les sommes provenant de cette taxe se sont chiffrées à 23 500 970 $. La taxe du prévôt des incendies, prélevée sur toutes les primes d'assurance contre l'incendie perçues par les assureurs au cours de l'exercice 1998-1999, a rapporté plus de 1 229 600 $. Le taux d'imposition correspond à 1 p. 100 des primes et la perception est faite pour le compte du ministère des Municipalités et de l'Habitation. De plus, la Direction des assurances a perçu 18 433 054 $ auprès des assureurs-automobile pour le compte du ministère de la Santé et des Services communautaires. C'est ainsi que le ministère peut recouvrer une partie des frais médicaux imputables aux accidents d'automobiles.

Les dépenses de la Direction s'élèvent à 390 596 $ pour 1998-1999. Conformément à l'article 94 de la *Loi sur les assurances*, cette somme est répartie entre les assureurs et perçue au cours de l'exercice financier suivant.

Tel./Telephone
(506) 453-2541
Fax/Télécopieur
(506) 453-7435

P.O. Box 6000
Fredericton
New Brunswick
Canada E3B 5H1

Case postale 6000
Fredericton
Nouveau-Brunswick
Canada E3B 5H1

Licence and examination revenue from intermediaries (agents/brokers/adjusters/appraisers) totaled $312,951.

There were 276 insurance companies licensed during 1998, comprised of the following:

Licensed Insurers	1998	1997
Provincial Mutual	4	4
Life	104	106
Other than Life	157	160
Fraternal	7	7
Reciprocal	3	3
Miscellaneous	1	1
Totals	276	281

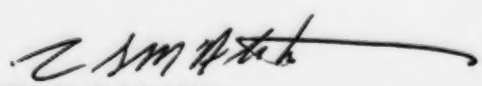
The intermediaries licensed during the fiscal year were as follows:

License Type	1998-1999	1997-1998
Life Insurance Agents	1,655	1,593
Other Than Life Agents/Brokers	1,124	1,070
Non-Resident Brokers	564	458
Accident & Sickness Agents	68	71
Travel Agents	122	128
Special Insurance Brokers	5	5
Damage Appraisers	66	66
Adjusters	318	283
Totals	3,922	3,674

Inquiries from consumers and the industry remained steady during the year. The Branch continues to respond to demand for its advice and intervention resulting from disputes between claimants and insurers on the enriched accident benefit provisions under the Standard Auto Policy.

The Branch continued to participate in the Atlantic Insurance Legislation Harmonization Project as mandated by the Conference of Atlantic Premiers. The Superintendent of Insurance for New Brunswick is chair of the Steering Committee established for this Project. In February 1999 a consultation paper and Model Act were released to the Industry-Consumer-Government Committee established for the project. On April 6, 1999, the paper and Model Act were released for public discussion and input.

Respectfully submitted,



Charles S. McAllister
Acting Superintendent of Insurance

Les recettes provenant des licences et des examens pour les intermédiaires (agents, courtiers, experts en sinistre et experts-estimateurs) ont totalisé 312 951 $.

En 1998, 276 compagnies d'assurance étaient titulaires d'une licence. Elles se répartissaient comme suit :

Assureurs autorisés	1998	1997
Compagnies mutuelles provinciales	4	4
Compagnies d'assurance-vie	104	106
Autres compagnies d'assurance	157	160
Sociétés de secours mutuel	7	7
Compagnies d'assurance réciproque	3	3
Divers	1	1
Totaux	276	281

Les professionnels de l'assurance qui étaient titulaires d'une licence au cours de l'année se répartissaient comme suit :

Genre de licence	1998-1999	1997-1998
Agents d'assurance-vie	1 655	1 593
Agents/courtiers autres qu'assurance-vie	1 124	1 070
Courtiers non résidents	564	458
Agents d'assurance-accidents et maladie	68	71
Agents d'assurance-voyage	122	128
Courtiers d'assurance spéciaux	5	5
Estimateurs de dommages	66	66
Experts en sinistres	318	283
Totaux	3 922	3 674

Les demandes de renseignements provenant des consommateurs et des assureurs se sont maintenues au cours de l'année. La Direction a continué sur demande à fournir des conseils et à intervenir dans les conflits entre demandeurs et assureurs relativement à l'augmentation des indemnités en cas d'accident prévue dans la police standard.

La Direction a continué de participer à l'initiative d'harmonisation des lois sur les assurances des Provinces atlantiques, conformément aux directives de la Conférence des premiers ministres de l'Atlantique. Le surintendant des assurances du Nouveau-Brunswick est président du comité directeur formé dans le cadre de cette initiative. En février 1999, un document de consultation et un modèle de loi ont été remis au Comité mixte composé de représentants du secteur des assurances, du gouvernement et des consommateurs des Provinces atlantiques qui a été formé pour cette initiative. Le document de consultation et le modèle de loi ont été rendu publics le 6 avril 1999 en vue d'en discuter avec la population et de recueillir des commentaires.

Je vous prie d'agréer, Monsieur le Ministre, l'expression de mes sentiments les meilleurs.

Le surintendant des assurances par intérim,

Charles S. McAllister

Contents

New Companies 8

Change of Name - Insurers 9

Companies that have ceased operations 11

Mergers and Amalgamations 12

Insurance Company Deposits 13

Insurers and Officers - Head Office in New Brunswick 15

Insurance Branch Assessment 17

Accident and Sickness Insurance - Premiums & Losses 34

Aircraft Insurance - Premiums & Losses 41

Automobile Insurance - Premiums & Losses 42

Boiler and Machinery Insurance - Premiums & Losses 50

Fraternal Societies 53

Guarantee Insurance - Premiums & Losses 54

Liability Insurance - Premiums & Losses 59

Life Insurance Returns (Abstract) 64

Marine Insurance - Premiums & Losses 74

Property Insurance - Premiums & Losses 76

Table des matière

Nouvelles compagnies 8

Assureurs qui ont changé de statut 9

Compagnies qui ont cessé d'exercer des opérations d'assurance 11

Assureurs qui on fusionné 12

Dépots des compagnies d'assurance 13

Assureurs et officiers - Siège social au Nouveau-Brunswick 15

Direction des assurances cotisation 17

Assurance accident-maladie - Primes et sinistres 34

Assurance aviation - Primes et sinistres 41

Assurance automobile - Primes et sinistres 42

Assurance chaudière et bris de machine - Primes et sinistres 50

Sociétés des secours mutuels 53

Assurance de garantie - Primes et sinistres 54

Assurance responsabilité - Primes et sinistres 59

Assurance vie (extrait des rapports) 64

Assurance marine - Primes et sinistres 74

Assurance biens - Primes et sinistres 76

New Companies/*Nouvelles Compagnies*
January 1, 1998 - December 31, 1998
1 janvier 1998 - 31 décembre 1998

Company Name ***Nom de la compagnie***	**Canadian Chief Agent** ***Agent principal canadien***
AXA Assurances Inc. *AXA Insurance Inc.*	Jean-Denis Talon Bureau 600 2020 rue University Montréal, QC H3A 2A5
Canassurance, compagnie d'assurance-vie inc. *Canassurance Life Insurance Company Inc.*	Claude Boivin Bureau B-9 550 rue Sherbrooke ouest Montréal, QC H3A 1B9
Crown Life Insurance Company of Canada *Crown, compagnie d'assurance vie du Canada*	William Acton 1901 Scarth Street Regina, SK S4P 4L4
Lawyers Title Insurance Corporation	Gary P. Mooney C/O LandCanada Suite 1004 90 Burnhamthrope Road W Mississauga, ON L5B 3C3
Temple Insurance Company *La compagnie d'assurance Temple*	John P. Phelan 22nd Floor 390 Bay Street Toronto, ON M5H 2Y2

Change of Name - Insurers/*Assurerurs qui ont changé de statut*
January 1, 1998 - December 31, 1998
1 janvier 1998 - 31 décembre 1998

AFLAC Insurance Company of Canada
Changed Name to / *Changé à :*
Ingle Life & Health Assurance Company
January 23, 1998 / *23 janvier 1998*

American International Assurance Life Company Ltd.
Changed Name to / *Changé à :*
AIG Life Insurance Company of Canada
April 1, 1998 / *1 avril 1998*

Colonia Life Insurance Company
Changed Name to / *Changé à :*
Concordia Life Insurance Company
December 30, 1998 / *30 décembre 1998*

Gerling Global General Insurance Company
Changed Name to / *Changé à :*
Gerling Canada Insurance Company
August 18, 1998 / *18 août 1998*

John Deere Insurance Company of Canada
Changed Name to / *Changé à :*
Echelon General Insurance Company
March 5, 1998 / *5 mars 1998*

Primmum Insurance Company
Changed Name to / *Changé à :*
CT Direct Insurance Inc.
March 19, 1998 / *19 mars 1998*

Royal Insurance Company of Canada
Changed Name to / *Changé à :*
Royal & Sun Alliance Insurance Company of Canada
March 23, 1998 / *23 mars 1998*

Royal Life Insurance Company of Canada Limited
Changed Name to / *Changé à :*
Royal & Sun Alliance Life Insurance Company of Canada
March 23, 1998 / *23 mars 1998*

Companies That Have Ceased Operations
Compagnies qui ont cessé d'exercer des opérations d'assurance
January 1, 1998 – December 31, 1998
1 janvier 1998 – 31 décembre 1998

Alpina Insurance Company Limited

Ceased May 31, 1998 / *cessé 31 mai 1998*

Financial Life Assurance Company of Canada
Financial du Canada, Compagnie d'Assurance-Vie

Ceased October 31, 1998 / *cessé 31 octobre 1998*

Ford Life Insurance Company

Ceased May 31, 1998 / *cessé 31 mai 1998*

Mutual of Omaha Insurance Company

Ceased May 31, 1998 / *cessé 31 mai 1998*

Skandia Insurance Company Ltd.
Skandia Société Anonyme d'Assurances

Ceased May 31, 1998 / *cessé 31 mai 1998*

The Penn Mutual Life Insurance Company

Ceased May 31, 1998 / *cessé 31 mai 1998*

The Unity Fire and General Insurance Company

Ceased May 31, 1998 / *cessé 31 mai 1998*

Mergers and Amalgamations / *Assureurs qui ont fusionné*
January 1, 1997 – December 31, 19997
1 janvier 1997 – 31 décembre 1997

The General Accident Assurance Company of Canada
General Accident, Compagnie d'Assurance du Canada

Amalgamated with / *fusionné avec*:

The Canadian General Insurance Company
Compagnie d'Assurance Canadienne Générale

Continuing Company / *maintenant le nom de:*

The General Accident Assurance Company of Canada
General Accident, Compagnie d'Assurance du Canada
January 1, 1998 / *1 janvier 1998*

The Imperial Life Assurance Company of Canada
L'Impériale, compagnie d'assurance-vie

Amalgamated with / *fusionné avec*:

Laurier Life Insurance Company
Compagnie d'Assurance-Vie Laurier

Continuing Company / *maintenant le nom de:*

The Imperial Life Assurance Company of Canada
L'Impériale, compagnie d'assurance-vie
January 1, 1998 / *1 janvier 1998*

Metropolitan Life Insurance Company of Canada
Compagnie d'assurances-vie La Métropolitaine du Canada

Amalgamated with / *fusionné avec*:

The Mutual Life Assurance Company of Canada
La Mutuelle du Canada, compagnie d'assurance sur la vie

Continuing Company / *maintenant le nom de:*

The Mutual Life Assurance Company of Canada
La Mutuelle du Canada, compagnie d'assurance sur la vie
December 31, 1998 / *31 décembre 1998*

Insurance Company Deposits Held by Province of New Brunswick
Dépôts des Compagnies d'Assurance Détenus par la Province du Nouveau-Brunswick

March 31, 1999/*31 Mars 1999*

AIG Life Insurance Company of Canada *La Compagnie d'Assurance-Vie AIG du Canada*	$ 50,000.00
Assomption Compagnie Mutuelle d'Assurance-Vie *Assumption Mutual Life Insurance Company*	$ 50,000.00
Assurance-vie Banque Nationale, Compagnie d'assurance-vie *National Bank Life Insurance Company*	$ 50,000.00
Assurance-Vie Desjardins-Laurentienne Inc. *Desjardins-Laurentian Life Assurance Company Inc.*	$ 50,000.00
AXA Assurance Inc. *AXA Insurance Inc.*	$ 50,000.00
AXA Boréal Assurance Inc. *AXA Boréal Insurance Inc.*	$100,000.00
Blue Cross of Atlantic Canada	$ 20,000.00
CAA Insurance Company (Ontario)	$ 50,000.00
Canadian Millers' Mutual Insurance Company	$ 50,000.00
Canassurance Compagnie d'Assurance Générales Inc. *Canassurance General Insurance Company Inc.*	$ 50,000.00
Canassurance compagnie d'assurance-vie inc. *Canassurance Life Insurance Company*	$ 50,000.00
CIBC Life Insurance Company Limited *Compagnie d'assurance-vie CIBC Limitée*	$ 50,000.00
CIBC General Insurance Company Limited *Compagnie d'assurance générale CIBC Limitée*	$ 50,000.00
Coachman Insurance Company	$ 50,000.00
First Canadian Insurance Corporation	$100,000.00

Heritage General Insurance Company *Compagnie d'assurances générales Heritage*	$ 50,000.00
Ingle Life & Health Assurance Company	$ 50,000.00
Insurance Corporation of Newfoundland Limited	$ 60,000.00
Kingsway General Insurance Company	$200,000.00
L'Industrielle-Alliance Compagnie d'Assurance sur La Vie *The Industrial-Alliance Life Insurance Company*	$ 75,000.00
L'Union Canadienne Compagnie d'Assurances *Canadian Union Insurance Company*	$ 50,000.00
La Compagnie d'Assurance Belair Inc. *Belair Insurance Company Inc.*	$ 55,000.00
La Corporation d'Assurance de Personnes La Laurentienne *The Laurentian Life and Health Insurance Corporation*	$ 50,000.00
La Personnelle Vie, corporation d'assurance *The Personal Life Insurance Corporation*	$ 75,000.00
La Survivance Compagnie Mutuelle D'Assurance-Vie	$ 50,000.00
SSQ, Société d'Assurance-Vie Inc. *SSQ, Life Insurance Company Inc.*	$100,000.00
Pembridge Insurance Company *Pembridge, compagnie d'assurance*	$ 50,000.00
Société Nationale d'Assurance *National Insurance Company Inc.*	$ 50,000.00
United General Insurance Corporation	$ 65,000.00

Insureres and Officers – Head Office in New Brunswick
Assureurs et Officiers – Siège Social au Nouveau-Brunswick

Insurers/Assureurs	**Address/Adressse**
Acadie Vie *Acadia Life*	Gilles Lepage 295 boul St.Pierre C. P. 5554 Caraquet, (N.- B.) E1W 1B7
Assomption Compagnie Mutuelle d'Assurance-Vie *Assumption Mutual Life Insurance Company*	Denis Losier 770 rue Main C.P. 160 Moncton, N. B. E1C 8L1
Blue Cross Life Insurance Company of Canada *Compagnie d'Assurance-Vie Croix Bleue du Canada*	Pierre-Yves Julien 644 Main Street P. O. Box 220 Moncton, N. B. E1C 8L3
Blue Cross of Atlantic Canada	Leon R. Furlong 644 Main Street P. O. Box 220 Moncton, N. B. E1C 8L3
Carleton Mutual Fire Insurance Company	Carvell Crandlemire 301 Main Street Florenceville, N. B. E7L 3G5
Fundy Mutual Fire Insurance Company	Jim Wilson 700 Main Street Sussex, N. B. E4E 7H9
Southeastern Mutual Fire Insurance Company	Raymond W. White 378 Coverdalae Road Riverview, N. B. E1B 3J7

Stanley Mutual Insurance Company

James F. Pinnock
32 Irish town Road
Stanley, N. B.
E6B 1B6

United General Insurance Corporation

Sandy Morrison
190 Prospect Street W
Fredericton, N. B.
E3B 2T8

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des Assurances

Assessment
Cotisation

Fraternal Societies *Sociétés des Secours Mutuels*	Premiums *Primes* $	Assessment *Cotisation* $
ACA Assurance	236,000	138.87
ACTRA Fraternal Benefit Society	4,000	51.51
Grand Orange Lodge of British America Benefit Fund	45,000	66.94
Independent Order of Foresters, The	209,000	128.70
Knights of Columbus	3,719,000	1,450.41
Order of United Commercial Travelers of America, The	108,000	90.67
Woman's Life Insurance Society	1,000	50.38

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des Assurances

Assessment
Cotisation

Life Companies *Compagnies-vie*	Premiums *Primes* $	Assessment *Cotisation* $
Acadie Vie	8,311,000	3,179.55
AEtna Life Insurance Company	2,000	50.75
Aetna Life Insurance Company of Canada	5,935,000	2,284.85
AIG Life Insurance Company of Canada	132,000	99.71
Allianz Life Insurance Company of North America	404,000	202.13
Allstate Life Insurance Company	0	50.00
Allstate Life Insurance Company of Canada	0	50.00
American Bankers Life Assurance Company of Florida	3,515,000	1,373.59
American Income Life Insurance Company	650,000	294.76
AMEX Assurance Company	18,000	56.78
Assomption Compagnie Mutuelle d'Assurance-Vie	24,908,000	9,429.23
Assurance Vie Desjardins-Laurentienne Inc.	3,058,000	1,201.50
Assurance-Vie Banque Nationale, Compagnie d'Assurance-Vie	0	50.00
AXA Assurances Inc.	37,000	63.93
Balboa Life Insurance Company	4,297,000	1,668.06
Bankers Life and Casualty Company	0	50.00
Blue Cross Life Insurance Company of Canada	6,843,000	2,626.77
Blue Cross of Atlantic Canada	116,256,000	43,826.77

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des Assurances

Assessment
Cotisation

Life Companies *Compagnies-vie*	Premiums *Primes* $	Assessment *Cotisation* $
Canada Life Assurance Company, The	34,803,000	13,155.24
Canadian Premier Life Insurance Company	3,697,000	1,442.12
Canassurance, Compagnie d'Assurance-Vie Inc.	0	50.00
Chrysler Life Insurance Company of Canada	0	50.00
CIBC Life Insurance Company Limited	3,051,000	1,198.87
CIGNA Life Insurance Company of Canada	3,136,000	1,230.88
Clarica Life Insurance Company	20,353,000	7,714.02
CNA Life Insurance Company of Canada	43,000	66.19
Co-operators Life Insurance Company	6,533,000	2,510.03
Combined Insurance Company of America	7,513,000	2,879.06
Commercial Travelers Mutual Insurance Company	13,000	54.90
Commercial Union Life Assurance Company of Canada	1,067,000	451.78
CompCorp Life Insurance Company	0	50.00
Concordia Life Insurance Company	550,000	257.11
Continental Assurance Company	29,000	60.92
Corporation d'Assurance de Personnes La Laurentienne, La	593,000	273.30
Crown Life Insurance Company	2,351,000	935.28
Crown Life Insurance Company of Canada	0	50.00

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des Assurances

Life Companies *Compagnies-vie*	Premiums *Primes* $	Assessment *Cotisation* $
CT Financial Assurance Company	710,000	317.35
CUMIS Life Insurance Company	9,333,000	3,564.39
CUNA Mutual Insurance Society	5,000	51.88
Empire Life Insurance Company, The	627,000	286.10
Equitable Life Assurance Society of The United States, The	-4,000	50.00
Equitable Life Insurance Company of Canada, The	441,000	216.06
Federated Life Insurance Company of Canada	3,000	51.13
First Canadian Insurance Corporation	140,000	102.72
Forethought Life Insurance Company	1,446,000	594.50
General American Life Insurance Company	5,000	51.88
Gerling Global Life Insurance Company	0	50.00
Great-West Life Assurance Company, The	18,452,000	6,245.08
Hartford Life Insurance Company of Canada	275,000	153.55
Household Life Insurance Company	516,000	244.30
Imperial Life Assurance Company of Canada, The	7,749,000	2,967.92
L'Industrielle-Alliance Compagnie d'Assurance Sur La Vie	3,367,000	1,317.86
Ingle Life & Health Assurance Company	0	50.00
J. C. Penney Life Insurance Company	4,000	51.51

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des Assurances

Assessment
Cotisation

Life Companies *Compagnies-vie*	Premiums *Primes* $	Assessment *Cotisation* $
John Alden Life Insurance Company	0	50.00
Liberty Life Assurance Company of Boston	37,000	63.93
Life Insurance Company of North America	0	50.00
Life Insurance Company of Royal Bank of Canada	94,000	85.40
Life Investors Insurance Company of America	122,000	95.94
Lincoln National Life Insurance Company, The	0	50.00
London Life Insurance Company	26,433,000	10,003.48
Manufacturers Life Insurance Company, The	21,796,000	8,257.39
Maritime Life Assurance Company, The	16,155,000	6,133.24
Massachusetts Mutual Life Insurance Company	0	50.00
Metropolitan Life Insurance Company	5,022,000	1,941.06
Metropolitan Life Insurance Company of Canada	8,894,000	3,399.08
National Fidelity Life Insurance Company	0	50.00
National Life Assurance Company of Canada	1,662,000	675.83
New York Life Insurance Company	441,000	216.06
NN Life Insurance Company of Canada	750,000	332.42
North West Life Assurance Company of Canada, The	60,000	72.59
Norwich Union Life Insurance Company (Canada)	1,227,000	512.03

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des Assurances

Assessment
Cotisation

Life Companies *Compagnies-vie*	Premiums *Primes* $	Assessment *Cotisation* $
Paul Revere Life Insurance Company, The	2,342,000	931.89
Penncorp Life Insurance Company	439,000	215.31
Pennsylvania Life Insurance Company	347,000	180.66
Personnelle Vie, Corporation d'Assurance, La	0	50.00
Phoenix Home Life Mutual Insurance Company	0	50.00
Pierce National Life Insurance Company	4,625,000	1,791.57
Primerica Life Insurance Company of Canada	593,000	273.30
Provident Life and Accident Insurance Company	239,000	140.00
Prudential Insurance Company of America, The	458,000	222.46
Prudential of America Life Insurance Company (Canada)	9,782,000	3,733.46
Reliable Life Insurance Company	707,000	316.22
Royal & Sun Alliance Life Insurance Company of Canada	1,035,000	439.73
Scotia Life Insurance Company	574,000	266.14
Seaboard Life Insurance Company	5,227,000	2,018.25
SSQ, Société d'Assurance-Vie Inc.	103,000	88.79
Standard Life Assurance Company of Canada	0	50.00
Standard Life Assurance Company, The	6,418,000	2,466.73
State Farm Life Insurance Company	634,000	288.74
Sun Life Assurance Company of Canada	25,428,000	9,625.04

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des Assurances

Assessment
Cotisation

Life Companies *Compagnies-vie*	Premiums *Primes* $	Assessment *Cotisation* $
Survivance Compagnie Mutuelle d'Assurance-Vie, La	564,000	262.38
Toronto Dominion Life Insurance Company	0	50.00
Toronto Mutual Life Insurance Company	25,000	59.41
Transamerica Life Insurance Company of Canada	1,403,000	578.31
Travelers Insurance Company, The	0	50.00
Union du Canada Assurance-Vie	131,000	99.33
United American Insurance Company	7,000	52.64
UNUM Life Insurance Company of America	1,553,000	634.79
Wawanesa Life Insurance Company, The	1,021,000	434.46
Westbury Canadian Life Insurance Company	3,588,000	1,401.08
Western Life Assurance Company, The	20,000	57.53
Zurich Life Insurance Company of Canada	1,953,000	785.41

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des Assurances

Assessment
Cotisation

Other Than Life Companies *Compagnies autre que l'assurance vie*	Premiums *Primes* $	Assessment *Cotisation* $
Affiliated FM Insurance Company	66,000	74.85
Allendale Mutual Insurance Company	164,000	111.76
Allianz Insurance Company of Canada	16,659,000	6,323.03
Allstate Insurance Company	0	50.00
Allstate Insurance Company of Canada	25,189,000	9,535.04
Alta Surety Company	0	50.00
American Bankers Insurance Company of Florida	2,367,000	941.31
American Credit Indemnity Company	134,000	100.46
American Home Assurance Company	6,930,000	2,659.53
American National Fire Insurance Company	333,000	175.39
American Road Insurance Company, The	192,000	122.30
Arkwright Mutual Insurance Company	137,000	101.59
Avemco Insurance Company	57,000	71.46
AXA Boréal Assurances Inc.	0	50.00
AXA Insurance (Canada)	17,763,000	6,738.75
AXA Pacific Insurance Company	2,356,000	937.16
Balboa Insurance Company	523,000	246.94
Boiler Inspection and Insurance Company of Canada, The	2,282,000	909.30

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des Assurances

Assessment
Cotisation

Other Than Life Companies *Compagnies autre que l'assurance vie*	Premiums *Primes* $	Assessment *Cotisation* $
British Aviation Insurance Company Limited, The	60,000	72.59
CAA Insurance Company (Ontario)	327,000	173.13
Calvert Insurance Company	0	50.00
Canada Life Casualty Insurance Company	1,895,000	763.57
Canadian Group Underwriters Insurance Company	8,000	53.01
Canadian Lawyers Insurance Association (CLIA)	938,000	403.21
Canadian Millers' Mutual Insurance Company	85,000	82.01
Canadian Surety Company, The	28,000	60.54
Canadian Universities Reciprocal Insurance Exchange	317,000	169.37
Canassurance, Compagnie d'Assurances Générales Inc.	36,000	63.56
Carleton Mutual Fire Insurance Company	1,248,000	519.94
Centennial Insurance Company	0	50.00
CGU Insurance Company of Canada	23,948,000	9,067.74
Chicago Title Insurance Company	0	50.00
Chrysler Insurance Company	119,000	94.81
Chubb Insurance Company of Canada	1,602,000	653.24
CIBC General Insurance Company Limited	3,000	51.13

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des Assurances

Assessment
Cotisation

Other Than Life Companies *Compagnies autre que l'assurance vie*	Premiums *Primes* $	Assessment *Cotisation* $
CIGNA Insurance Company of Canada	2,503,000	992.52
Citadel General Assurance Company, The	12,636,000	4,808.15
Co-operators General Insurance Company	58,576,000	22,107.08
Coachman Insurance Company	4,155,000	1,614.59
Commerce and Industry Insurance Company of Canada	151,000	106.86
Commercial Union Assurance Company of Canada	28,307,000	10,709.14
Commercial Union Assurance Company plc	108,000	90.67
Commonwealth Insurance Company	28,000	60.54
Compagnie d'Assurance Belair Inc., La	9,516,000	3,633.30
Compagnie d'Assurances Jevco, La	1,478,000	606.55
Continental Casualty Company	400,000	200.62
Continental Insurance Company, The	1,681,000	682.99
Coseco Insurance Company	591,000	272.54
CT Direct Insurance Inc.	0	50.00
CUMIS General Insurance Company	1,011,000	430.70
Dominion of Canada General Insurance Company, The	7,658,000	2,933.66
Eagle Star Insurance Company Limited	15,000	55.65

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des Assurances

Assessment
Cotisation

Other Than Life Companies *Compagnies autre que l'assurance vie*	Premiums *Primes* $	Assessment *Cotisation* $
Ecclesiastical Insurance Office Public Limited Company	1,310,000	543.29
Echelon General Insurance Company	1,481,000	607.68
Economical Mutual Insurance Company	21,554,000	8,166.26
Elite Insurance Company	2,937,000	1,155.94
Employers Insurance of Wausau a Mutual Company	12,000	54.52
Employers Reinsurance Corporation	182,000	118.53
Everest Insurance Company of Canada	9,000	53.39
Farm Mutual Reinsurance Plan Inc.	0	50.00
Federal Insurance Company	35,000	63.18
Federated Insurance Company of Canada	65,000	74.48
Federation Insurance Company of Canada	8,217,000	3,144.15
First American Title Insurance Company	442,000	216.44
First North American Insurance Company	582,000	269.15
Fundy Mutual Fire Insurance Company	2,104,000	842.27
GAN Canada Insurance Company	170,000	114.01
GAN General Insurance Company	7,270,000	2,787.55
Garantie, Compagnie d'Assurance de l'Amérique du Nord, La	2,589,000	1,024.90

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des Assurances

Assessment
Cotisation

Other Than Life Companies *Compagnies autre que l'assurance vie*	Premiums *Primes* $	Assessment *Cotisation* $
GE Capital Mortgage Insurance Company (Canada)	2,125,000	850.18
General Insurance Company of Royal Bank of Canada	0	50.00
Gerling Canada Insurance Company	813,000	356.14
Gore Mutual Insurance Company	12,000	54.52
Grain Insurance and Guarantee Company	395,000	198.74
Great American Insurance Company	0	50.00
Green Shield Canada	861,000	374.21
Groupe Commerce Compagnie d'Assurances, Le	0	50.00
Halifax Insurance Company, The	23,922,000	9,057.95
Hartford Fire Insurance Company	-335,000	50.00
Hartford Insurance Company of Canada	172,000	114.77
Heritage General Insurance Company	662,000	299.28
Home Insurance Company, The	0	50.00
Insurance Corporation of Newfoundland Limited	0	50.00
Kingsway General Insurance Company	1,206,000	504.13
L'Union Canadienne, Compagnie d'Assurances	16,000	56.02
Lawyers Title Insurance Corporation	0	50.00
Legacy General Insurance Company	341,000	178.41

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des Assurances

Assessment
Cotisation

Other Than Life Companies *Compagnies autre que l'assurance vie*	Premiums *Primes* $	Assessment *Cotisation* $
Liberty Insurance Company of Canada	287,000	158.07
Liberty Mutual Fire Insurance Company	0	50.00
Liberty Mutual Insurance Company	959,000	411.12
Lloyd's Underwriters	4,521,000	1,752.40
Lombard General Insurance Company of Canada	10,264,000	3,914.96
Lombard Insurance Company	4,918,000	1,901.90
London and Midland General Insurance Company	509,000	241.67
London Guarantee Insurance Company	1,234,000	514.67
Lumbermen's Underwriting Alliance	2,132,000	852.82
Lumbermens Mutual Casualty Company	393,000	197.99
Maritime Insurance Company Limited	131,000	99.33
Maritime Medical Care Incorporated	3,296,000	1,291.13
Markel Insurance Company of Canada	4,856,000	1,878.55
Maryland Casualty Company	0	50.00
Missisquoi Insurance Company, The	8,356,000	3,196.49
Mortgage Insurance Company of Canada, The	0	50.00
Motors Insurance Corporation	264,000	149.41
NAC Reinsurance Corporation	0	50.00

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des Assurances

Assessment
Cotisation

Other Than Life Companies *Compagnies autre que l'assurance vie*	Premiums *Primes* $	Assessment *Cotisation* $
New Hampshire Insurance Company	32,000	62.05
Niagara Fire Insurance Company	0	50.00
Nordic Insurance Company of Canada, The	26,369,000	9,979.38
North Waterloo Farmers Mutual Insurance Company, The	0	50.00
Northern Indemnity, Inc.	99,000	87.28
Old Republic Insurance Company of Canada	36,000	63.56
Pembridge Insurance Company	664,000	300.03
Peopleplus Insurance Company	131,000	99.33
Personal Insurance Company of Canada, The	1,954,000	785.79
Perth Insurance Company	206,000	127.57
Phoenix Insurance Company, The	0	50.00
Portage La Prairie Mutual Insurance Company, The	4,547,000	1,762.20
Protection Mutual Insurance Company	3,776,000	1,471.87
Protective Insurance Company	2,000	50.75
Quebec Assurance Company	155,000	108.37
Reliance Insurance Company	766,000	338.44
Royal & Sun Alliance Insurance Company of Canada	38,538,000	14,561.67
Scotia General Insurance Company	122,000	95.94

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des Assurances

Assessment
Cotisation

Other Than Life Companies *Compagnies autre que l'assurance vie*	Premiums *Primes* $	Assessment *Cotisation* $
Scottish & York Insurance Company Limited	794,000	348.98
Seaboard Surety Company of Canada	2,655,000	1,049.75
Security Insurance Company of Hartford	770,000	339.95
Security National Insurance Company	2,136,000	854.32
Sentry Insurance a Mutual Company	6,000	52.26
Société Nationale d'Assurance Inc.	7,750,000	2,968.30
Southeastern Mutual Fire Insurance Company	2,088,000	836.25
Sovereign General Insurance Company, The	4,439,000	1,721.53
St. Paul Fire and Marine Insurance Company	545,000	255.22
Stanley Mutual Insurance Company	3,860,000	1,503.50
State Farm Fire and Casualty Company	5,880,000	2,264.14
State Farm Mutual Automobile Insurance Company	18,246,000	6,920.62
Stewart Title Guaranty Company	8,000	53.01
Sumitomo Marine and Fire Insurance Company, Limited, The	0	50.00
Sunderland Marine Mutual Insurance Company Limited	1,304,093	541.06
Temple Insurance Company	0	50.00
The Tokio Marine and Fire Insurance Company, Limited	11,000	54.14

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des Assurances

Assessment
Cotisation

Other Than Life Companies *Compagnies autre que l'assurance vie*	Premiums *Primes* $	Assessment *Cotisation* $
TIG Insurance Company	160,000	110.25
Toronto Dominion General Insurance Company	0	50.00
Traders General Insurance Company	4,336,000	1,682.74
Trafalgar Insurance Company of Canada	1,527,000	625.00
Transatlantic Reinsurance Company	0	50.00
Transit Insurance Company	0	50.00
Travelers Casualty & Surety Company of Canada	23,000	58.66
Travelers Indemnity Company, The	481,000	231.12
UAP-Newrotterdam Insurance Company N.V.	0	50.00
Underwriters Insurance Company	0	50.00
Unifund Assurance Company	5,063,000	1,956.50
United General Insurance Corporation	3,973,000	1,546.05
Utica Mutual Insurance Company	18,000	56.78
Virginia Surety Company, Inc.	439,000	215.31
Voyageur Insurance Company	702,000	314.34
Waterloo Insurance Company	516,000	244.30
Wawanesa Mutual Insurance Company, The	25,962,000	9,826.12
Wellington Insurance Company	-524,000	50.00
Western Assurance Company	0	50.00

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des Assurances

Other Than Life Companies *Compagnies autre que l'assurance vie*	Premiums *Primes* $	Assessment *Cotisation* $
Western Surety Company	375,000	191.21
Yasuda Fire & Marine Insurance Company Limited, The	8,000	53.01
Zenith Insurance Company	2,186,000	873.15
Zurich Insurance Company	12,980,000	4,937.68
Totals - 1998 - 273 Companies/*Compagnies*	1,000,042,785	389,536.23*
Totals - 1997 - 278 Companies/Compagnies	961,294,563	376,504.03

*The Branch expenses for 1998-99 were $390,596. The assessment total reflects certain adjusting entries.

*Le total des dépenses pour l'année 1998-99 se chiffrait à 390,596 $. Le total des cotisations reflète certains rajustements.

Accident & Sickness Insurance
Accident-Maladie

Premiums & Losses in New Brunswick - 1998
Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
ACA Assurance	104,000	0	0
ACTRA Fraternal Benefit Society	3,000	0	0
AEtna Life Insurance Company	0	48,000	0
AEtna Life Insurance Company of Canada	3,095,000	3,266,000	106
AIG Life Insurance Company of Canada	41,000	26,000	63
Allianz Insurance Company of Canada	27,000	0	0
Allianz Life Insurance Company of North America	270,000	284,000	105
American Bankers Insurance Company of Florida	291,000	107,000	37
American Bankers Life Assurance Company of Florida	2,125,000	875,000	41
American Home Assurance Company	291,000	10,000	3
American Income Life Insurance Company	252,000	290,000	115
AMEX Assurance Company	18,000	0	0
Assomption Compagnie Mutuelle d'Assurance-Vie	8,814,000	7,644,000	87
Assurance Vie Desjardins-Laurentienne Inc.	807,000	432,000	54
AXA Pacific Insurance Company	0	-8,000	0
Balboa Life Insurance Company	2,688,000	1,024,000	38
Bankers Life and Casualty Company	0	-2,000	0

Accident & Sickness Insurance
Accident-Maladie

Premiums & Losses in New Brunswick - 1998
Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
Blue Cross Life Insurance Company of Canada	2,463,000	1,595,000	65
Blue Cross of Atlantic Canada	116,256,000	105,325,000	91
Canada Life Assurance Company, The	13,031,000	12,056,000	93
Canadian Group Underwriters Insurance Company	0	1,000	0
Canadian Premier Life Insurance Company	3,024,000	946,000	31
Chubb Insurance Company of Canada	39,000	1,000	3
CIBC Life Insurance Company Limited	1,457,000	490,000	34
CIGNA Life Insurance Company of Canada	1,839,000	457,000	25
Citadel General Assurance Company, The	2,628,000	1,668,000	63
Clarica Life Insurance Company	5,893,000	6,305,000	107
Co-operators General Insurance Company	52,000	-4,000	-8
Co-operators Life Insurance Company	2,405,000	1,789,000	74
Combined Insurance Company of America	7,367,000	3,597,000	49
Commercial Travelers Mutual Insurance Company	13,000	3,000	23
Commercial Union Assurance Company of Canada	18,000	1,000	6
Commercial Union Life Assurance Company of Canada	140,000	-1,000	-1

Accident & Sickness Insurance
Accident-Maladie

Premiums & Losses in New Brunswick - 1998
Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
Continental Assurance Company	5,000	2,000	40
Corporation d'Assurance de Personnes La Laurentienne, La	2,000	0	0
Crown Life Insurance Company	1,483,000	1,803,000	122
CT Financial Assurance Company	137,000	63,000	46
CUMIS General Insurance Company	28,000	0	0
CUMIS Life Insurance Company	7,192,000	5,683,000	79
Eagle Star Insurance Company Limited	6,000	0	0
Empire Life Insurance Company, The	214,000	198,000	93
Equitable Life Assurance Society of The United States, The	0	49,000	0
Equitable Life Insurance Company of Canada, The	59,000	139,000	236
First Canadian Insurance Corporation	54,000	0	0
First North American Insurance Company	681,692	446,276	65
GAN General Insurance Company	27,000	0	0
General American Life Insurance Company	2,000	0	0
Great-West Life Assurance Company, The	7,410,000	5,871,000	79
Green Shield Canada	861,000	783,000	91
Hartford Life Insurance Company of Canada	33,000	29,000	88

Accident & Sickness Insurance
Accident-Maladie

Premiums & Losses in New Brunswick - 1998
Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
Heritage General Insurance Company	662,000	110,000	17
Household Life Insurance Company	218,000	135,000	62
Imperial Life Assurance Company of Canada, The	5,205,000	3,645,000	70
Independent Order of Foresters, The	1,000	0	0
L'Industrielle-Alliance Compagnie d'Assurance Sur La Vie	176,000	241,000	137
J. C. Penney Life Insurance Company	4,000	0	0
John Alden Life Insurance Company	0	1,000	0
Liberty Life Assurance Company of Boston	25,000	12,000	48
Liberty Mutual Insurance Company	430,000	341,000	79
Life Insurance Company of Royal Bank of Canada	46,000	0	0
Life Investors Insurance Company of America	44,000	18,000	41
Lloyd's Underwriters	126,000	175,000	139
London and Midland General Insurance Company	509,000	212,000	42
London Life Insurance Company	4,640,000	4,181,000	90
Manufacturers Life Insurance Company, The	9,595,000	10,439,000	109
Maritime Life Assurance Company, The	7,366,000	9,350,000	127
Maritime Medical Care Incorporated	3,296,000	2,768,000	84

Accident & Sickness Insurance
Accident-Maladie

Premiums & Losses in New Brunswick - 1998
Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
Metropolitan Life Insurance Company	438,000	652,000	149
Metropolitan Life Insurance Company of Canada	452,000	499,000	110
National Life Assurance Company of Canada	853,000	624,000	73
New York Life Insurance Company	3,000	2,000	67
NN Life Insurance Company of Canada	28,000	1,000	4
Nordic Insurance Company of Canada, The	1,000	0	0
North West Life Assurance Company of Canada, The	36,000	49,000	136
Order of United Commercial Travelers of America, The	108,000	0	0
Paul Revere Life Insurance Company, The	2,342,000	2,151,000	92
Pembridge Insurance Company	78,000	3,000	4
Penncorp Life Insurance Company	395,000	145,000	37
Pennsylvania Life Insurance Company	338,000	115,000	34
Provident Life and Accident Insurance Company	239,000	10,000	4
Prudential Insurance Company of America, The	233,000	312,000	134
Prudential of America Life Insurance Company (Canada)	15,000	0	0
Reliable Life Insurance Company	666,000	184,000	28

Accident & Sickness Insurance
Accident-Maladie

Premiums & Losses in New Brunswick - 1998
Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
Reliance Insurance Company	1,000	0	0
Royal & Sun Alliance Insurance Company of Canada	2,000	0	0
Scotia General Insurance Company	122,000	51,000	42
Scotia Life Insurance Company	574,000	168,000	29
Seaboard Life Insurance Company	2,890,000	1,197,000	41
Sovereign General Insurance Company, The	11,000	6,000	55
SSQ, Société d'Assurance-Vie Inc.	102,000	93,000	91
Standard Life Assurance Company, The	2,113,000	1,228,000	58
Sun Life Assurance Company of Canada	9,634,000	15,542,000	161
Survivance Compagnie Mutuelle d'Assurance-Vie, La	504,000	244,000	48
TIG Insurance Company	2,000	0	0
Toronto Mutual Life Insurance Company	8,000	14,000	175
Transamerica Life Insurance Company of Canada	4,000	54,000	1350
Travelers Insurance Company, The	0	28,000	0
Union du Canada Assurance-Vie	117,000	21,000	18
UNUM Life Insurance Company of America	1,503,000	1,345,000	89
Voyageur Insurance Company	653,000	367,000	56

Accident & Sickness Insurance
Accident-Maladie

Premiums & Losses in New Brunswick - 1998
Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
Wawanesa Life Insurance Company, The	54,000	34,000	63
Westbury Canadian Life Insurance Company	1,533,000	1,175,000	77
Zurich Life Insurance Company of Canada	248,000	254,000	102
Totals - 1998 - 103 Companies/*Compagnies*	252,288,692	221,487,276	88
Totals - 1997 - 99 Companies/*Compagnies*	232,166,000	221,677,000	95

Aircraft Insurance - Premiums & Losses in New Brunswick - 1998
Aviation - Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
American Home Assurance Company	5,000	1,000	20
Avemco Insurance Company	57,000	98,000	172
British Aviation Insurance Company Limited, The	35,000	32,000	91
CIGNA Insurance Company of Canada	12,000	30,000	250
Commercial Union Assurance Company plc	47,000	11,000	23
Eagle Star Insurance Company Limited	0	-107,000	0
GAN General Insurance Company	-3,000	0	0
L'Union Canadienne, Compagnie d'Assurances	16,000	3,000	19
Lloyd's Underwriters	6,000	-1,000	-17
Old Republic Insurance Company of Canada	2,000	0	0
Royal & Sun Alliance Insurance Company of Canada	156,000	0	0
St. Paul Fire and Marine Insurance Company	61,000	0	0
Travelers Indemnity Company, The	469,000	887,000	189
Zurich Insurance Company	45,000	0	0
Totals - 1998 - 14 Companies/*Compagnies*	908,000	954,000	105
Totals - 1997 - 13 Companies/*Compagnies*	871,000	1,542,000	177

Automobile Insurance Premiums & Losses in New Brunswick - 1998
Primes et Sinistres d'Assurance-Automobile au Nouveau-Brunswick - 1998

Name of Company / *Noms des compagnies*	Direct Premiums Written / *Primes directes souscrites*				Direct Claims Incurred / *Sinistres supportés*				
	Liability / *Responsabilité*	Personal Accident / *Accident Corporel*	Other / *Autres*	Total / *Total*	Liability / *Responsabilité*	Personal Accident / *Accident Corporel*	Other / *Autres*	Total / *Total*	Loss Ratio / *Rapport*
	$	$	$	$	$	$	$	$	%
Allianz Insurance Company of Canada	6,470,000	1,372,000	4,179,000	12,021,000	4,186,000	1,230,000	2,208,000	7,624,000	63
Allstate Insurance Company of Canada	12,538,000	1,663,000	6,900,000	21,101,000	8,920,000	1,252,000	3,669,000	13,841,000	66
American Home Assurance Company	1,344,000	0	637,000	1,981,000	118,000	0	252,000	370,000	19
American Road Insurance Company, The	0	0	187,000	187,000	0	0	40,000	40,000	21
AXA Boréal Assurances Inc.	0	0	0	0	38,000	-2,000	32,000	68,000	0
AXA Insurance (Canada)	9,096,000	1,880,000	5,510,000	16,486,000	8,284,000	1,605,000	3,573,000	13,462,000	82
AXA Pacific Insurance Company	887,000	2,000	377,000	1,266,000	1,711,000	225,000	65,000	2,001,000	158
CAA Insurance Company (Ontario)	151,000	46,000	100,000	297,000	12,000	3,000	28,000	43,000	14
Canada Life Casualty Insurance Company	795,000	154,000	630,000	1,579,000	1,030,000	153,000	493,000	1,676,000	106
Canadian Group Underwriters Insurance Company	2,000	0	0	2,000	0	0	0	0	0
Canadian Surety Company, The	-10,000	0	-1,000	-11,000	20,000	-12,000	28,000	36,000	-327

Automobile Insurance Premiums & Losses in New Brunswick - 1998
Primes et Sinistres d'Assurance-Automobile au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* Liability *Responsabilité* $	Personal Accident *Accident Corporel* $	Other *Autres* $	Total *Total* $	Direct Claims Incurred *Sinistres supportés* Liability *Responsabilité* $	Personal Accident *Accident Corporel* $	Other *Autres* $	Total *Total* $	Loss Ratio *Rapport* %
CGU Insurance Company of Canada	7,430,000	1,465,000	4,241,000	13,136,000	6,728,000	1,573,000	2,564,000	10,865,000	83
Chrysler Insurance Company	0	0	119,000	119,000	0	0	19,000	19,000	16
Chubb Insurance Company of Canada	39,000	5,000	16,000	60,000	10,000	1,000	0	11,000	18
CIBC General Insurance Company Limited	1,000	1,000	1,000	3,000	0	0	0	0	0
CIGNA Insurance Company of Canada	101,000	1,000	2,000	104,000	9,000	5,000	-8,000	6,000	6
Citadel General Assurance Company, The	3,453,000	695,000	1,759,000	5,907,000	3,230,000	602,000	1,260,000	5,092,000	86
Co-operators General Insurance Company	21,915,000	6,176,000	11,697,000	39,788,000	24,382,000	5,347,000	7,892,000	37,621,000	95
Coachman Insurance Company	3,303,000	414,000	438,000	4,155,000	1,614,000	437,000	240,000	2,291,000	55
Commerce and Industry Insurance Company of Canada	-9,000	0	0	-9,000	28,000	0	0	28,000	-311
Commercial Union Assurance Company of Canada	10,694,000	1,899,000	5,825,000	18,418,000	8,328,000	1,618,000	4,774,000	14,720,000	80

Automobile Insurance Premiums & Losses in New Brunswick - 1998
Primes et Sinistres d'Assurance-Automobile au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* Liability *Responsabilité* $	Personal Accident *Accident Corporel* $	Other *Autres* $	Total *Total* $	Direct Claims Incurred *Sinistres supportés* Liability *Responsabilité* $	Personal Accident *Accident Corporel* $	Other *Autres* $	Total *Total* $	Loss Ratio *Rapport* %
Compagnie d'Assurance Belair Inc., La	5,560,000	769,000	2,083,000	8,412,000	5,036,000	1,587,000	1,666,000	8,289,000	99
Compagnie d'Assurances Jevco, La	753,000	451,000	273,000	1,477,000	441,000	783,000	73,000	1,297,000	88
Continental Casualty Company	4,000	0	0	4,000	0	0	0	0	0
Continental Insurance Company, The	4,000	0	27,000	31,000	0	0	0	0	0
Coseco Insurance Company	279,000	65,000	160,000	504,000	360,000	-14,000	82,000	428,000	85
CUMIS General Insurance Company	5,000	0	7,000	12,000	0	0	0	0	0
Dominion of Canada General Insurance Company, The	3,263,000	436,000	1,649,000	5,348,000	2,763,000	221,000	1,078,000	4,062,000	76
Echelon General Insurance Company	1,093,000	210,000	178,000	1,481,000	172,000	78,000	92,000	342,000	23
Economical Mutual Insurance Company	7,732,000	1,460,000	3,759,000	12,951,000	9,463,000	2,381,000	4,396,000	16,240,000	125
Elite Insurance Company	522,000	71,000	237,000	830,000	228,000	46,000	119,000	393,000	47
Employers Insurance of Wausau a Mutual Company	5,000	0	4,000	9,000	5,000	0	1,000	6,000	67

Automobile Insurance Premiums & Losses in New Brunswick - 1998
Primes et Sinistres d'Assurance-Automobile au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* Liability *Responsabilité* $	Personal Accident *Accident Corporel* $	Other *Autres* $	Total *Total* $	Direct Claims Incurred *Sinistres supportés* Liability *Responsabilité* $	Personal Accident *Accident Corporel* $	Other *Autres* $	Total *Total* $	Loss Ratio *Rapport* %
Federal Insurance Company	-1,000	0	0	-1,000	0	0	0	0	0
Federated Insurance Company of Canada	19,000	1,000	10,000	30,000	3,000	1,000	1,000	5,000	17
Federation Insurance Company of Canada	3,725,000	723,000	1,999,000	6,447,000	2,935,000	270,000	1,302,000	4,507,000	70
GAN Canada Insurance Company	22,000	3,000	14,000	39,000	8,000	1,000	2,000	11,000	28
GAN General Insurance Company	2,736,000	514,000	1,283,000	4,533,000	2,049,000	655,000	927,000	3,631,000	80
Garantie, Compagnie d'Assurance de l'Amérique du Nord, La	331,000	34,000	83,000	448,000	329,000	41,000	111,000	481,000	107
Halifax Insurance Company, The	8,813,000	1,742,000	4,156,000	14,711,000	12,665,000	285,000	2,368,000	15,318,000	104
Hartford Fire Insurance Company	0	0	0	0	-74,000	-1,000	-1,000	-76,000	0
Hartford Insurance Company of Canada	16,000	1,000	17,000	34,000	9,000	2,000	2,000	13,000	38
Kingsway General Insurance Company	666,000	33,000	259,000	958,000	250,000	-7,000	239,000	482,000	50
Liberty Insurance Company of Canada	133,000	1,000	57,000	191,000	-16,000	-24,000	7,000	-33,000	-17

Automobile Insurance Premiums & Losses in New Brunswick - 1998
Primes et Sinistres d'Assurance-Automobile au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* Liability *Responsabilité* $	Personal Accident *Accident Corporel* $	Other *Autres* $	Total *Total* $	Direct Claims Incurred *Sinistres supportés* Liability *Responsabilité* $	Personal Accident *Accident Corporel* $	Other *Autres* $	Total *Total* $	Loss Ratio *Rapport* %
Liberty Mutual Fire Insurance Company	0	0	0	0	58,000	0	0	58,000	0
Liberty Mutual Insurance Company	75,000	10,000	49,000	134,000	748,000	20,000	34,000	802,000	599
Lloyd's Underwriters	305,000	23,000	389,000	717,000	646,000	106,000	198,000	950,000	132
Lombard General Insurance Company of Canada	3,495,000	521,000	2,210,000	6,226,000	4,905,000	614,000	1,346,000	6,865,000	110
Lombard Insurance Company	1,938,000	445,000	1,341,000	3,724,000	2,216,000	163,000	761,000	3,140,000	84
Lumbermens Mutual Casualty Company	14,000	1,000	6,000	21,000	74,000	1,000	0	75,000	357
Markel Insurance Company of Canada	2,408,000	105,000	1,845,000	4,358,000	2,971,000	293,000	1,718,000	4,982,000	114
Missisquoi Insurance Company, The	4,521,000	970,000	2,865,000	8,356,000	3,835,000	829,000	2,216,000	6,880,000	82
Motors Insurance Corporation	0	0	264,000	264,000	0	0	48,000	48,000	18
New Hampshire Insurance Company	0	0	0	0	-3,000	0	0	-3,000	0
Nordic Insurance Company of Canada, The	8,876,000	1,577,000	4,955,000	15,408,000	9,188,000	2,683,000	3,149,000	15,020,000	97

Automobile Insurance Premiums & Losses in New Brunswick - 1998
Primes et Sinistres d'Assurance-Automobile au Nouveau-Brunswick - 1998

Name of Company / *Noms des compagnies*	Direct Premiums Written / *Primes directes souscrites*				Direct Claims Incurred / *Sinistres supportés*				
	Liability / *Responsabilité*	Personal Accident / *Accident Corporel*	Other / *Autres*	Total / *Total*	Liability / *Responsabilité*	Personal Accident / *Accident Corporel*	Other / *Autres*	Total / *Total*	Loss Ratio / *Rapport*
	$	$	$	$	$	$	$	$	%
Old Republic Insurance Company of Canada	65,000	5,000	-59,000	11,000	0	0	-3,000	-3,000	-27
Pembridge Insurance Company	407,000	56,000	71,000	534,000	77,000	4,000	20,000	101,000	19
Peopleplus Insurance Company	21,000	3,000	13,000	37,000	-478,000	40,000	6,000	-432,000	1168
Personal Insurance Company of Canada, The	735,000	233,000	625,000	1,593,000	753,000	134,000	412,000	1,299,000	82
Perth Insurance Company	148,000	20,000	32,000	200,000	109,000	0	0	109,000	55
Portage La Prairie Mutual Insurance Company, The	1,901,000	406,000	1,050,000	3,357,000	1,187,000	183,000	646,000	2,016,000	60
Protective Insurance Company	1,000	0	1,000	2,000	25,000	0	7,000	32,000	1600
Quebec Assurance Company	96,000	14,000	44,000	154,000	227,000	28,000	50,000	305,000	198
Reliance Insurance Company	3,000	0	0	3,000	0	0	0	0	0
Royal & Sun Alliance Insurance Company of Canada	15,733,000	2,020,000	8,171,000	25,924,000	10,804,000	2,160,000	5,253,000	18,217,000	70

Automobile Insurance Premiums & Losses in New Brunswick - 1998
Primes et Sinistres d'Assurance-Automobile au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* Liability *Responsabilité* $	Personal Accident *Accident Corporel* $	Other *Autres* $	Total *Total* $	Direct Claims Incurred *Sinistres supportés* Liability *Responsabilité* $	Personal Accident *Accident Corporel* $	Other *Autres* $	Total *Total* $	Loss Ratio *Rapport* %
Scottish & York Insurance Company Limited	273,000	60,000	146,000	479,000	37,000	4,000	78,000	119,000	25
Security National Insurance Company	943,000	85,000	747,000	1,775,000	1,051,000	85,000	366,000	1,502,000	85
Sentry Insurance s Mutual Company	5,000	0	1,000	6,000	-2,000	0	0	-2,000	-33
Société Nationale d'Assurance Inc.	3,444,000	502,000	1,129,000	5,075,000	4,713,000	1,347,000	996,000	7,056,000	139
Sovereign General Insurance Company, The	1,392,000	191,000	649,000	2,232,000	942,000	182,000	438,000	1,562,000	70
St. Paul Fire and Marine Insurance Company	18,000	19,000	3,000	40,000	83,000	1,000	0	84,000	210
State Farm Mutual Automobile Insurance Company	10,154,000	1,644,000	6,448,000	18,246,000	8,836,000	1,144,000	5,309,000	15,289,000	84
The Tokio Marine and Fire Insurance Company, Limited	5,000	1,000	4,000	10,000	2,000	0	2,000	4,000	40
TIG Insurance Company	1,000	1,000	0	2,000	40,000	0	0	40,000	2000
Traders General Insurance Company	1,780,000	390,000	1,243,000	3,413,000	1,139,000	80,000	762,000	1,981,000	58

Automobile Insurance Premiums & Losses in New Brunswick - 1998
Primes et Sinistres d'Assurance-Automobile au Nouveau-Brunswick - 1998

Name of Company / *Noms des compagnies*	Direct Premiums Written / *Primes directes souscrites*				Direct Claims Incurred / *Sinistres supportés*				
	Liability / *Responsabilité*	Personal Accident / *Accident Corporel*	Other / *Autres*	Total / *Total*	Liability / *Responsabilité*	Personal Accident / *Accident Corporel*	Other / *Autres*	Total / *Total*	Loss Ratio / *Rapport*
	$	$	$	$	$	$	$	$	%
Trafalgar Insurance Company of Canada	608,000	188,000	467,000	1,263,000	780,000	290,000	299,000	1,369,000	108
Travelers Casualty & Surety Company of Canada	8,000	1,000	2,000	11,000	0	0	0	0	0
Unifund Assurance Company	2,148,000	348,000	1,368,000	3,864,000	2,522,000	292,000	847,000	3,661,000	95
United General Insurance Corporation	1,801,000	278,000	922,000	3,001,000	1,118,000	286,000	646,000	2,050,000	68
Waterloo Insurance Company	227,000	47,000	132,000	406,000	178,000	29,000	92,000	299,000	74
Wawanesa Mutual Insurance Company, The	12,455,000	2,236,000	6,446,000	21,137,000	10,679,000	1,302,000	4,522,000	16,503,000	78
Wellington Insurance Company	-352,000	-91,000	-81,000	-524,000	-134,000	-171,000	-459,000	-764,000	146
Zenith Insurance Company	866,000	220,000	615,000	1,701,000	208,000	66,000	187,000	461,000	27
Zurich Insurance Company	5,547,000	790,000	2,979,000	9,316,000	4,610,000	568,000	2,418,000	7,596,000	82
Totals - 1998 - 83 Companies/*Compagnies*	195,945,000	35,606,000	105,964,000	337,515,000	179,418,000	33,105,000	71,958,000	284,481,000	84
Totals - 1997 - 77 Companies/*Compagnies*	191,344,000	32,393,000	105,427,000	329,164,000	169,287,000	34,509,000	69,373,000	273,169,000	83

Boiler and Machinery Insurance - Premiums & Losses in New Brunswick - 1998
Chaudières et Bris de Machine - Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
Affiliated Fm Insurance Company	1,000	0	0
Allendale Mutual Insurance Company	-70,000	3,000	-4
Allianz Insurance Company of Canada	9,000	0	0
American Home Assurance Company	4,000	1,000	25
Arkwright Mutual Insurance Company	18,000	0	0
AXA Insurance (Canada)	3,000	0	0
AXA Pacific Insurance Company	2,000	0	0
Boiler Inspection and Insurance Company of Canada, The	359,000	92,000	26
Canadian Surety Company, The	2,000	0	0
CGU Insurance Company of Canada	79,000	-4,000	-5
Chubb Insurance Company of Canada	7,000	-1,000	-14
CIGNA Insurance Company of Canada	398,000	5,051,000	1269
Citadel General Assurance Company, The	17,000	0	0
Co-operators General Insurance Company	169,000	0	0
Comm..rce and Industry Insurance Company of Canada	4,000	8,000	200
Commercial Union Assurance Company of Canada	370,000	74,000	20
Continental Insurance Company, The	710,000	134,000	19
CUMIS General Insurance Company	1,000	0	0

Boiler and Machinery Insurance - Premiums & Losses in New Brunswick - 1998
Chaudières et Bris de Machine - Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
Dominion of Canada General Insurance Company, The	8,000	0	0
Ecclesiastical Insurance Office Public Limited Company	9,000	0	0
Economical Mutual Insurance Company	64,000	7,000	11
Elite Insurance Company	269,000	39,000	14
Federated Insurance Company of Canada	1,000	0	0
Gerling Canada Insurance Company	24,000	0	0
Grain Insurance and Guarantee Company	5,000	0	0
Halifax Insurance Company, The	101,000	14,000	14
Hartford Fire Insurance Company	-25,000	-2,000	8
Hartford Insurance Company of Canada	6,000	0	0
Lombard General Insurance Company of Canada	91,000	-62,000	-68
London Guarantee Insurance Company	658,000	345,000	52
Lumbermen's Underwriting Alliance	7,000	5,000	71
Lumbermens Mutual Casualty Company	33,000	11,000	33
Protection Mutual Insurance Company	1,268,000	926,000	73
Reliance Insurance Company	26,000	0	0
Royal & Sun Alliance Insurance Company of Canada	302,000	38,000	13
Sovereign General Insurance Company, The	15,000	0	0

Boiler and Machinery Insurance - Premiums & Losses in New Brunswick - 1998
Chaudières et Bris de Machine - Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
St. Paul Fire and Marine Insurance Company	1,000	-1,000	-100
Wawanesa Mutual Insurance Company, The	3,000	0	0
Zurich Insurance Company	50,000	121,000	242
Totals - 1998 - 39 Companies/*Compagnies*	4,999,000	6,799,000	136
Totals - 1997 - 37 Companies/*Compagnies*	5,862,000	1,021,000	17

Fraternal Societies - 1998
Sociétés de Secours Mutuels - 1998

Name of Society / *Noms des sociétés*	Exhibit of Premiums, Contributions & Dues / *Relève des primes, contributions et cotisations*				Exhibits of Claims and Dividends / *Relève des prestations et bénéfices*			Life Insurance Effected and in Force / *Contrats d'assurance-vie, mis et en vigueur*		
	Life Ins. Fund *Caisse d'Assurance Vie* $	Annuity Fund *Caisse de Rentes* $	Acc&Sickness Ins. Fund *Caisse d'Assurance Acc&Maladie* $	Total *Total* $	Life Ins.& Annuity Fund *Caisse d'Assurance Vie et Rentes* $	Acc&Sickness Ins. Fund *Caisse d'Assurance Acc&Maladie* $	Total *Total* $	In Force Dec. 31/97 *En vigueur le 31 décembre 97* $	New Effected *Émis* $	In Force Dec. 31/98 *En vigueur le 31 décembre 98* $
ACA Assurance	132,000	0	104,000	236,000	105,000	33,000	138,000	6,628	353	6,374
ACTRA Fraternal Benefit Society	1,000	0	3,000	4,000	0	0	0	75	0	180
Grand Orange Lodge of British American Benefit Fund	45,000	14,000	0	59,000	33,000	0	33,000	1,953	641	2,311
Independent Order of Foresters, The	208,000	20,000	1,000	229,000	327,000	1,000	328,000	10,761	277	11,094
Knights of Columbus	3,719,000	417,000	0	4,136,000	2,296,000	0	2,296,000	226,020	28,532	237,829
Order of United Commercial Travelers of America, The	0	0	108,000	108,000	0	32,000	32,000	-86	85	218
Woman's Life Insurance Society	1,000	0	0	1,000	6,000	0	6,000	51	0	46
Totals - 1998 - 7 Companies/*Compagnies*	4,106,000	451,000	216,000	4,773,000	2,767,000	66,000	2,833,000		29,888	258,052
Totals - 1997 - 7 Companies/*Compagnies*	4,051,000	845,000	172,000	5,068,000	2,457,000	41,000	2,498,000	245,402		

Guarantee Insurance Premiums & Losses in New Brunswick - 1998
Primes et Sinistres d'Assurance de Garantie au Nouveau-Brunswick - 1998

	Fidelity *Détournement*		Surety *Cautionnement*				
Name of Company *Noms des compagnies*	Direct Premiums *Primes directes* $	Direct Losses *Sinistres supportés* $	Direct Premiums *Primes directes* $	Direct Losses *Sinistres supportés* $	Total Premiums *Primes total* $	Total Losses *Sinistres total* $	Loss Ratio *Rapport* %
Alta Surety Company	0	0	0	0	0	0	0
American Bankers Insurance Company of Florida	0	0	0	0	0	0	0
American Home Assurance Company	45,000	7,000	415,000	1,000	460,000	8,000	2
AXA Pacific Insurance Company	47,000	0	34,000	0	81,000	0	0
Canadian General Insurance Company	0	0	0	0	0	0	0
CGU Insurance Company of Canada	44,000	19,000	689,000	29,000	733,000	48,000	7
Chubb Insurance Company of Canada	95,000	36,000	14,000	-1,000	109,000	35,000	32
CIGNA Insurance Company of Canada	4,000	0	1,000	0	5,000	0	0
Citadel General Assurance Company, The	3,000	0	0	0	3,000	0	0
Co-operators General Insurance Company	245,000	104,000	18,000	0	263,000	104,000	40
Commerce and Industry Insurance Company of Canada	0	0	25,000	6,000	25,000	6,000	24
Commercial Union Assurance Company of Canada	42,000	-7,000	13,000	0	55,000	-7,000	-13

Guarantee Insurance Premiums & Losses in New Brunswick - 1998
Primes et Sinistres d'Assurance de Garantie au Nouveau-Brunswick - 1998

	Fidelity *Détournement*		Surety *Cautionnement*				
Name of Company *Noms des compagnies*	Direct Premiums *Primes directes* $	Direct Losses *Sinistres supportés* $	Direct Premiums *Primes directes* $	Direct Losses *Sinistres supportés* $	Total Premiums *Primes total* $	Total Losses *Sinistres total* $	Loss Ratio *Rapport* %
Compagnie d'Assurances Jevco, La	0	0	-1,000	0	-1,000	0	0
CUMIS General Insurance Company	148,000	47,000	0	0	148,000	47,000	32
Dominion of Canada General Insurance Company, The	7,000	0	24,000	0	31,000	0	0
Ecclesiastical Insurance Office Public Limited Company	0	0	0	0	0	0	0
Economical Mutual Insurance Company	35,000	0	18,000	0	53,000	0	0
GAN General Insurance Company	12,000	0	0	0	12,000	0	0
Garantie, Compagnie d'Assurance de l'Amérique du Nord, La	221,000	-25,000	874,000	-324,000	1,095,000	-349,000	-32
Halifax Insurance Company, The	0	0	7,000	-2,000	7,000	-2,000	-29
Hartford Insurance Company of Canada	0	1,000	1,000	0	1,000	1,000	100
Kingsway General Insurance Company	0	0	8,000	0	8,000	0	0
Liberty Mutual Insurance Company	0	0	0	0	0	0	0
Lloyd's Underwriters	1,000	0	0	0	1,000	0	0

Guarantee Insurance Premiums & Losses in New Brunswick - 1998
Primes et Sinistres d'Assurance de Garantie au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Fidelity *Détournement* Direct Premiums *Primes directes* $	Fidelity *Détournement* Direct Losses *Sinistres supportés* $	Surety *Cautionnement* Direct Premiums *Primes directes* $	Surety *Cautionnement* Direct Losses *Sinistres supportés* $	Total Premiums *Primes total* $	Total Losses *Sinistres total* $	Loss Ratio *Rapport* %
Lombard General Insurance Company of Canada	27,000	35,000	0	0	27,000	35,000	130
London Assurance, The	0	0	0	0	0	0	0
London Guarantee Insurance Company	0	2,000	461,000	121,000	461,000	123,000	27
Lumbermens Mutual Casualty Company	0	1,000	0	0	0	1,000	0
Nordic Insurance Company of Canada, The	102,000	-23,000	532,000	63,000	634,000	40,000	6
Northern Indemnity, Inc.	0	0	99,000	14,000	99,000	14,000	14
Protection Mutual Insurance Company	7,000	0	0	0	7,000	0	0
Royal & Sun Alliance Insurance Company of Canada	53,000	3,000	16,000	0	69,000	3,000	4
Seaboard Surety Company of Canada	0	0	2,655,000	3,000	2,655,000	3,000	0
Société Nationale d'Assurance Inc.	0	0	0	0	0	0	0
Sovereign General Insurance Company, The	5,000	0	1,000	0	6,000	0	0
St. Paul Fire and Marine Insurance Company	0	0	0	0	0	0	0
State Farm Fire and Casualty Company	0	0	2,000	0	2,000	0	0

Guarantee Insurance Premiums & Losses in New Brunswick - 1998
Primes et Sinistres d'Assurance de Garantie au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Fidelity *Détournement* Direct Premiums *Primes directes* $	Fidelity *Détournement* Direct Losses *Sinistres supportés* $	Surety *Cautionnement* Direct Premiums *Primes directes* $	Surety *Cautionnement* Direct Losses *Sinistres supportés* $	Total Premiums *Primes total* $	Total Losses *Sinistres total* $	Loss Ratio *Rapport* %
Travelers Casualty & Surety Company of Canada	0	0	3,000	-1,000	3,000	-1,000	-33
Wawanesa Mutual Insurance Company, The	1,000	0	1,000	0	2,000	0	0
Western Surety Company	1,000	0	374,000	359,000	375,000	359,000	96
Zurich Insurance Company	3,000	0	7,000	3,000	10,000	3,000	30
Totals - 1998 - 41 Companies/*Compagnies*	1,148,000	200,000	6,291,000	271,000	7,439,000	471,000	6
Totals - 1997 - 36 Companies/*Compagnies*	1,093,000	505,000	3,462,000	314,000	4,555,000	819,000	18

Guarantee Insurance Premiums & Losses in New Brunswick - 1998
Primes et Sinistres d'Assurance de Garantie au Nouveau-Brunswick - 1998

	Title *Titre*		Mortgage *Hypothèque*				
Name of Company *Noms des compagnies*	Direct Premiums *Primes directes* $	Direct Losses *Sinistres supportés* $	Direct Premiums *Primes directes* $	Direct Losses *Sinistres supportés* $	Total Premiums *Primes total* $	Total Losses *Sinistres total* $	Loss Ratio *Rapport* %
First American Title Insurance Company	442,000	29,000	0	0	442,000	29,000	7
GE Capital Mortgage Insurance Company (Canada)	0	0	2,125,000	180,000	2,125,000	180,000	8
Mortgage Insurance Company of Canada, The	0	0	0	257,000	0	257,000	0
Stewart Title Guarantee Company	8,000	2,000	0	0	8,000	2,000	25
Total - 1998 - 4 Companies/*Compagnies*	450,000	31,000	2,125,000	437,000	2,575,000	468,000	18
Total - 1997 - 3 Companies/*Compagnies*	175,000	11,000	2,112,000	247,000	2,287,000	258,000	11

Liability Insurance - Premiums & Losses in New Brunswick - 1998
Responsabilité - Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
Allianz Insurance Company of Canada	711,000	382,000	54
American Bankers Insurance Company of Florida	117,000	28,000	24
American Home Assurance Company	1,968,000	-689,000	-35
AXA Boréal Assurances Inc.	0	19,000	0
AXA Insurance (Canada)	70,000	23,000	33
AXA Pacific Insurance Company	24,000	-296,000	-1233
British Aviation Insurance Company Limited, The	25,000	0	0
Canadian Lawyers Insurance Association (CLIA)	938,000	91,000	10
Canadian Millers' Mutual Insurance Company	17,000	0	0
Canadian Surety Company, The	-39,000	379,000	-972
Canadian Universities Reciprocal Insurance Exchange	82,000	90,000	110
Carleton Mutual Fire Insurance Company	146,000	75,000	51
CGU Insurance Company of Canada	2,303,000	1,886,000	82
Chubb Insurance Company of Canada	891,000	-7,000	-1
CIGNA Insurance Company of Canada	707,000	1,143,000	162
Citadel General Assurance Company, The	168,000	36,000	21
Co-operators General Insurance Company	1,964,000	1,746,000	89

Liability Insurance - Premiums & Losses in New Brunswick - 1998
Responsabilité - Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
Commerce and Industry Insurance Company of Canada	72,000	483,000	671
Commercial Union Assurance Company of Canada	1,527,000	1,077,000	71
Commercial Union Assurance Company plc	33,000	1,000	3
Commonwealth Insurance Company	18,000	-3,000	-17
Community Newspaper Insurance Exchange	2,000	0	0
Compagnie d'Assurance Belair Inc., La	6,000	0	0
Compagnie d'Assurances Jevco, La	1,000	1,000	100
Continental Casualty Company	395,000	175,000	44
Continental Insurance Company, The	62,000	-131,000	-211
CUMIS General Insurance Company	166,000	66,000	40
Dominion of Canada General Insurance Company, The	301,000	-64,000	-21
Eagle Star Insurance Company Limited	1,000	0	0
Ecclesiastical Insurance Office Public Limited Company	205,000	61,000	30
Economical Mutual Insurance Company	966,000	831,000	86
Elite Insurance Company	2,000	471,000	3550
Employers Insurance of Wausau a Mutual Company	1,000	-14,000	-1400
Employers Reinsurance Corporation	182,000	59,000	32

Liability Insurance - Premiums & Losses in New Brunswick - 1998
Responsabilité - Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
Everest Insurance Company of Canada	2,000	0	0
Federated Insurance Company of Canada	17,000	6,000	35
Federation Insurance Company of Canada	198,000	49,000	25
Fundy Mutual Fire Insurance Company	248,000	13,000	5
GAN Canada Insurance Company	92,000	30,000	33
GAN General Insurance Company	667,000	-17,000	-3
Garantie, Compagnie d'Assurance de l'Amérique du Nord, La	736,000	716,000	97
Gerling Canada Insurance Company	76,000	0	0
Gore Mutual Insurance Company	3,000	0	0
Grain Insurance and Guarantee Company	78,000	75,000	96
Halifax Insurance Company, The	1,283,000	1,154,000	90
Hartford Fire Insurance Company	1,000	84,000	8400
Hartford Insurance Company of Canada	6,000	0	0
Kingsway General Insurance Company	24,000	6,000	25
Liberty Mutual Insurance Company	251,000	-508,000	-202
Lloyd's Underwriters	664,000	72,000	11
Lombard General Insurance Company of Canada	1,536,000	3,574,000	233
Lombard Insurance Company	3,000	126,000	4200
London Guarantee Insurance Company	115,000	69,000	60

Liability Insurance - Premiums & Losses in New Brunswick - 1998
Responsabilité - Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
Lumbermens Mutual Casualty Company	7,000	-1,000	-14
Markel Insurance Company of Canada	48,000	18,000	38
Motors Insurance Corporation	0	13,000	0
New Hampshire Insurance Company	32,000	43,000	134
Nordic Insurance Company of Canada, The	2,401,000	1,342,000	56
Old Republic Insurance Company of Canada	4,000	0	0
Pembridge Insurance Company	4,000	22,000	550
Peopleplus Insurance Company	88,000	78,000	89
Portage La Prairie Mutual Insurance Company, The	95,000	47,000	49
Protective Insurance Company	0	-1,000	0
Reliance Insurance Company	672,000	0	0
Royal & Sun Alliance Insurance Company of Canada	2,912,000	4,152,000	143
Scottish & York Insurance Company Limited	178,000	191,000	107
Seaboard Surety Company of Canada	0	-1,000	0
Security Insurance Company of Hartford	697,000	2,734,000	392
Skandia Insurance Company Ltd.	0	-1,000	0
Société Nationale d'Assurance Inc.	601,000	311,000	52
Southeastern Mutual Fire Insurance Company	221,000	318,000	144
Sovereign General Insurance Company, The	485,000	-129,000	-27

Liability Insurance - Premiums & Losses in New Brunswick - 1998
Responsabilité - Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
St. Paul Fire and Marine Insurance Company	182,000	153,000	84
Stanley Mutual Insurance Company	323,000	322,000	100
State Farm Fire and Casualty Company	387,000	1,597,000	413
TIG Insurance Company	136,000	21,000	15
Traders General Insurance Company	0	11,000	0
Travelers Casualty & Surety Company of Canada	6,000	32,000	533
Travelers Indemnity Company, The	12,000	586,000	4883
Utica Mutual Insurance Company	18,000	22,000	122
Virginia Surety Company, Inc.	439,000	1,122,000	256
Waterloo Insurance Company	7,000	0	0
Wawanesa Mutual Insurance Company, The	296,000	259,000	88
Wellington Insurance Company	0	-139,000	0
Yasuda Fire & Marine Insurance Company Limited, The	2,000	0	0
Zenith Insurance Company	1,000	0	0
Zurich Insurance Company	748,000	855,000	114
Totals - 1998 - 87 Companies/*Compagnies*	31,034,000	27,345,000	88
Totals - 1997 - 83 Companies/*Compagnies*	32,848,000	20,523,000	62

Abstract of Life Insurance Returns in New Brunswick - 1998
Extrait des Rapport d'Assurance-Vie au Nouveau-Brunswick - 1998

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims & Dividends / *Relève des prestations et bénéfices*			Movement of Insurance / *Mouvement des Assurances*		
		Insurance / *Assurance*	Annuities / *Rentes*	Total / *Total*	Insurance / *Assurance*	Annuities / *Rentes*	Total / *Total*	In Force Dec. 31/97 / *En vigueur le 31 décembre 97*	New Effected / *Émis*	In Force Dec. 31/98 / *En vigueur le 31 décembre 98*
		$	$	$	$	$	$	$'000	$'000	$'000
Acadie Vie	Ord.	3,052,000	5,000	3,057,000	926,000	1,661,000	2,587,000	727,869	86,229	744,042
	Group	5,859,000	0	5,859,000	3,631,000	0	3,631,000	1,291,130	100,369	1,273,121
AEtna Life Insurance Company	Ord.	1,000	0	1,000	4,000	0	4,000	10	0	7
	Group	1,000	0	1,000	10,000	0	10,000	587	0	528
AEtna Life Insurance Company of	Ord.	1,787,000	2,000	1,789,000	479,000	323,000	802,000	190,422	84,835	381,511
	Group	1,147,000	0	1,147,000	1,131,000	526,000	1,657,000	253,588	9,890	258,420
AIG Life Insurance Company of Canada	Ord.	91,000	0	91,000	0	0	0	21,493	3,035	21,545
Allianz Life Insurance Company of North America	Ord.	0	0	0	0	17,000	17,000	184	0	182
	Group	159,000	0	159,000	31,000	0	31,000	0	0	0
Allstate Life Insurance Company of Canada	Ord.	0	0	0	0	0	0	0	0	0
American Bankers Life Assurance Company of Florida	Ord.	0	0	0	0	0	0	44	0	1
	Group	1,390,000	0	1,390,000	356,000	0	356,000	89,681	83,089	93,490
American Income Life Insurance Company	Ord.	398,000	0	398,000	41,000	0	41,000	20,017	13,312	26,240
Assomption Compagnie Mutuelle d'Assurance-Vie	Ord.	10,158,000	2,938,000	13,096,000	4,254,000	7,732,000	11,986,000	945,895	222,160	1,122,467
	Group	9,939,000	1,644,000	11,583,000	11,136,000	4,520,000	15,656,000	3,579,727	27,906	3,903,247

Abstract of Life Insurance Returns in New Brunswick - 1998
Extrait des Rapport d'Assurance-Vie au Nouveau-Brunswick - 1998

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims & Dividends / *Relève des prestations et bénéfices*			Movement of Insurance / *Mouvement des Assurances*		
		Insurance / *Assurance*	Annuities / *Rentes*	Total / *Total*	Insurance / *Assurance*	Annuities / *Rentes*	Total / *Total*	In Force Dec. 31/97 / *En vigueur le 31 décembre 97*	New Effected / *Émis*	In Force Dec. 31/98 / *En vigueur le 31 décembre 98*
		$	$	$	$	$	$	$'000	$'000	$'000
Assurance Vie Desjardins-Laurentienne Inc.	Ord.	2,098,000	237,000	2,335,000	373,000	2,133,000	2,506,000	209,785	39,098	225,372
	Group	167,000	0	167,000	133,000	251,000	384,000	5,334	340	5,160
Assurance-Vie Banque Nationale, Compagnie d'Assurance-Vie	Group	0	0	0	0	0	0	641,190	0	0
AXA Assurances Inc.	Ord.	37,000	0	37,000	4,000	0	4,000	0	3,823	5,212
Balboa Life Insurance Company	Ord.	54,000	0	54,000	104,000	0	104,000	18,686	1,239	16,612
	Group	1,555,000	0	1,555,000	284,000	0	284,000	68,969	82,708	79,104
Blue Cross Life Insurance Company of Canada	Ord.	2,755,000	0	2,755,000	1,207,000	0	1,207,000	108,805	13,961	108,967
	Group	1,660,000	0	1,660,000	1,136,000	0	1,136,000	563,596	79,132	623,382
Canada Life Assurance Company, The	Ord.	10,150,000	3,854,000	14,004,000	6,892,000	16,746,000	23,638,000	849,086	62,366	868,961
	Group	14,700,000	12,863,000	27,563,000	7,145,000	23,585,000	30,730,000	3,631,067	48,954	3,539,636
Canadian Premier Life Insurance Company	Group	673,000	0	673,000	78,000	0	78,000	14,189	2,098	16,493
CIBC Life Insurance Company Limited	Ord.	81,000	0	81,000	10,000	0	10,000	11,942	6,016	15,268
	Group	1,513,000	0	1,513,000	489,000	0	489,000	261,867	158,162	328,725
CIGNA Life Insurance Company of Canada	Ord.	24,000	0	24,000	8,000	0	8,000	543	179	651
	Group	1,273,000	0	1,273,000	89,000	0	89,000	12,103	54,791	64,087

Abstract of Life Insurance Returns in New Brunswick - 1998
Extrait des Rapport d'Assurance-Vie au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*		Direct Insurance Premiums *Primes d'assurance directe* Insurance *Assurance* $	Annuities *Rentes* $	Total *Total* $	Exhibit of Claims & Dividends *Relève des prestations et bénéfices* Insurance *Assurance* $	Annuities *Rentes* $	Total *Total* $	Movement of Insurance *Mouvement des Assurances* In Force Dec. 31/97 *En vigueur le 31 décembre 97* $'000	New Effected *Émis* $'000	In Force Dec. 31/98 *En vigueur le 31 décembre 98* $'000
CNA Life Insurance Company of Canada	Ord.	43,000	0	43,000	0	0	0	4,155	11,855	15,501
Co-operators Life Insurance Company	Ord.	3,505,000	593,000	4,098,000	1,239,000	1,517,000	2,756,000	561,643	115,697	628,285
	Group	932,000	1,382,000	2,314,000	707,000	4,401,000	5,108,000	308,848	15,283	333,972
Combined Insurance Company of America	Ord.	153,000	0	153,000	192,000	0	192,000	5,714	33	5,229
	Group	0	0	0	18,000	0	18,000	6,618	0	3,727
Commercial Union Life Assurance Company of Canada	Ord.	935,000	74,000	1,009,000	129,000	660,000	789,000	176,376	25,518	192,778
	Group	51,000	0	51,000	-5,000	0	-5,000	9,906	1,566	10,148
Concordia Life Insurance Company	Ord.	550,000	2,000	552,000	45,000	576,000	621,000	67,251	898	64,676
Continental Assurance Company	Ord.	14,000	0	14,000	0	0	0	4,375	215	4,057
	Group	10,000	0	10,000	6,000	0	6,000	0	0	0
Corporation d'Assurance de Personnes La Laurentienne, La	Ord.	598,000	61,000	659,000	245,000	1,403,000	1,648,000	81,978	6	74,301
Crown Life Insurance Company	Ord.	602,000	42,000	644,000	490,000	302,000	792,000	64,141	18,780	0
	Group	409,000	553,000	962,000	150,000	2,198,000	2,348,000	183,450	3,826	0
CT Financial Assurance Company	Group	573,000	0	573,000	340,000	0	340,000	109,085	27,498	107,412
CUMIS Life Insurance Company	Ord.	25,000	0	25,000	8,000	3,000	11,000	3,594	5	3,189
	Group	2,119,000	733,000	2,852,000	469,000	678,000	1,147,000	283,243	66,962	315,226

Abstract of Life Insurance Returns in New Brunswick - 1998
Extrait des Rapport d'Assurance-Vie au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*		Direct Insurance Premiums *Primes d'assurance directe* Insurance *Assurance* $	Annuities *Rentes* $	Total *Total* $	Exhibit of Claims & Dividends *Relève des prestations et bénéfices* Insurance *Assurance* $	Annuities *Rentes* $	Total *Total* $	Movement of Insurance *Mouvement des Assurances* In Force Dec. 31/97 *En vigueur le 31 décembre 97* $'000	New Effected *Émis* $'000	In Force Dec. 31/98 *En vigueur le 31 décembre 98* $'000
CUNA Mutual Insurance Society	Ord.	8,000	0	8,000	8,000	2,000	10,000	351	0	349
Empire Life Insurance Company, The	Ord.	406,000	398,000	804,000	346,000	1,481,000	1,827,000	67,725	652	62,242
	Group	60,000	0	60,000	0	40,000	40,000	14,425	0	8,472
Equitable Life Assurance Society of the United States, The	Ord.	1,000	0	1,000	43,000	0	43,000	57	0	3
Equitable Life Insurance Company of Canada, The	Ord.	389,000	159,000	548,000	128,000	106,000	234,000	44,902	16,657	57,239
	Group	6,000	0	6,000	3,000	0	3,000	6,754	220	7,847
Federated Life Insurance Company of Canada	Ord.	3,000	0	3,000	0	0	0	113	1,600	1,713
Financial Life Assurance Company of Canada	Ord.	0	0	0	0	0	0	117,283	0	0
First Canadian Insurance Corporation	Group	86,000	0	86,000	0	0	0	87	2,302	1,065
Forethought Life Insurance Company	Ord.	1,446,000	0	1,446,000	137,000	0	137,000	1,055	1,890	2,778
General American Life Insurance Company	Group	3,000	0	3,000	0	0	0	0	0	0
Gerling Global Life Insurance Company	Ord.	0	0	0	0	0	0	0	0	0

Abstract of Life Insurance Returns in New Brunswick - 1998
Extrait des Rapport d'Assurance-Vie au Nouveau-Brunswick - 1998

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims & Dividends / *Relève des prestations et bénéfices*			Movement of Insurance / *Mouvement des Assurances*		
		Insurance / *Assurance*	Annuities / *Rentes*	Total / *Total*	Insurance / *Assurance*	Annuities / *Rentes*	Total / *Total*	In Force Dec. 31/97 / *En vigueur le 31 décembre 97*	New Effected / *Émis*	In Force Dec. 31/98 / *En vigueur le 31 décembre 98*
		$	$	$	$	$	$	$'000	$'000	$'000
Great-West Life Assurance Company, The	Ord.	9,147,000	176,000	9,323,000	3,576,000	4,341,000	7,917,000	1,459,366	130,489	1,492,174
	Group	2,121,000	188,000	2,309,000	1,647,000	1,258,000	2,905,000	1,322,243	43,417	1,099,002
Hartford Life Insurance Company of Canada	Ord.	259,000	20,000	279,000	73,000	0	73,000	16,618	49	16,374
	Group	0	235,000	235,000	0	15,000	15,000	0	0	0
Household Life Insurance Company	Group	298,000	0	298,000	112,000	0	112,000	26,765	1,643	28,728
Imperial Life Assurance Company of Canada, The	Ord.	2,050,000	220,000	2,270,000	1,144,000	1,951,000	3,095,000	222,761	31,312	324,287
	Group	685,000	4,000	689,000	180,000	8,000	188,000	215,028	11,588	204,644
L'Industrielle-Alliance Compagnie d'Assurance Sur La Vie	Ord.	3,092,000	514,000	3,606,000	935,000	2,590,000	3,525,000	512,997	102,481	575,562
	Group	239,000	60,000	299,000	76,000	1,530,000	1,606,000	4,201	285	37,412
John Alden Life Insurance Company	Group	0	0	0	0	0	0	6	0	6
Laurier Life Insurance Company	Ord.	0	0	0	0	0	0	91,606	0	0
	Group	0	0	0	0	0	0	0	0	0
Liberty Life Assurance Company of Boston	Ord.	0	0	0	0	0	0	86	0	40
	Group	12,000	0	12,000	6,000	0	6,000	251	2,478	2,715

Abstract of Life Insurance Returns in New Brunswick - 1998
Extrait des Rapport d'Assurance-Vie au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*		Direct Insurance Premiums *Primes d'assurance directe* Insurance *Assurance* $	Annuities *Rentes* $	Total *Total* $	Exhibit of Claims & Dividends *Relève des prestations et bénéfices* Insurance *Assurance* $	Annuities *Rentes* $	Total *Total* $	Movement of Insurance *Mouvement des Assurances* In Force Dec. 31/97 *En vigueur le 31 décembre 97* $'000	New Effected *Émis* $'000	In Force Dec. 31/98 *En vigueur le 31 décembre 98* $'000
Life Insurance Company of Royal Bank of Canada	Ord.	1,000	0	1,000	0	0	0	0	1,825	1,825
	Group	47,000	0	47,000	0	0	0	0	0	0
Life Investors Insurance Company of America	Group	78,000	0	78,000	0	0	0	15,535	4,013	16,408
London Life Insurance Company	Ord.	32,005,000	3,980,000	35,985,000	22,634,000	16,882,000	39,516,000	2,236,040	163,344	2,287,673
	Group	842,000	1,302,000	2,144,000	662,000	2,307,000	2,969,000	304,952	4,666	182,931
Manufacturers Life Insurance Company, The	Ord.	9,778,000	3,384,000	13,162,000	5,452,000	15,426,000	20,878,000	862,976	168,272	1,122,531
	Group	5,518,000	4,998,000	10,516,000	7,144,000	10,617,000	17,761,000	1,878,699	65,820	1,639,363
Maritime Life Assurance Company, The	Ord.	7,608,000	644,000	8,252,000	4,726,000	3,580,000	8,306,000	840,935	95,315	868,805
	Group	2,995,000	634,000	3,629,000	3,661,000	1,986,000	5,647,000	1,233,575	29,052	1,283,865
Massachusetts Mutual Life Insurance Company	Ord.	1,000	0	1,000	1,000	0	1,000	21	0	23
Metropolitan Life Insurance Company	Ord.	6,306,000	1,142,000	7,448,000	5,219,000	4,275,000	9,494,000	1,012,280	33,073	6,029
	Group	485,000	31,000	516,000	305,000	633,000	938,000	174,693	7,887	4,032
Metropolitan Life Insurance Company of Canada	Ord.	9,987,000	284,000	10,271,000	7,203,000	5,024,000	12,227,000	655,860	0	0
	Group	457,000	8,000	465,000	319,000	619,000	938,000	0	0	0

Abstract of Life Insurance Returns in New Brunswick - 1998
Extrait des Rapport d'Assurance-Vie au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*		Direct Insurance Premiums *Primes d'assurance directe* Insurance *Assurance* $	Annuities *Rentes* $	Total *Total* $	Exhibit of Claims & Dividends *Relève des prestations et bénéfices* Insurance *Assurance* $	Annuities *Rentes* $	Total *Total* $	Movement of Insurance *Mouvement des Assurances* In Force Dec. 31/97 *En vigueur le 31 décembre 97* $'000	New Effected *Émis* $'000	In Force Dec. 31/98 *En vigueur le 31 décembre 98* $'000
Mutual Life Assurance Company of Canada, The	Ord.	18,144,000	5,492,000	23,636,000	13,074,000	20,071,000	33,145,000	2,095,631	372,478	3,929,804
	Group	3,080,000	7,260,000	10,340,000	2,659,000	9,910,000	12,569,000	775,679	42,018	1,269,937
Mutual of Omaha Insurance Company	Ord.	0	0	0	0	0	0	69,101	0	0
	Group	0	0	0	0	0	0	2,969	0	0
National Life Assurance Company of Canada	Ord.	746,000	53,000	799,000	319,000	75,000	394,000	73,677	33,531	96,467
	Group	248,000	16,029,000	16,277,000	218,000	14,554,000	14,772,000	86,198	0	87,195
New York Life Insurance Company	Ord.	5,000	0	5,000	3,000	0	3,000	41	0	43
	Group	819,000	0	819,000	624,000	0	624,000	250,945	16,938	262,747
NN Life Insurance Company of Canada	Ord.	729,000	374,000	1,103,000	233,000	442,000	675,000	97,650	7,998	100,603
North West Life Assurance Company of Canada, The	Ord.	27,000	1,000	28,000	8,000	39,000	47,000	3,565	75	3,415
Norwich Union Life Insurance Company (Canada)	Ord.	1,231,000	1,000	1,232,000	450,000	27,000	477,000	31,077	2,953	32,094
Paul Revere Life Insurance Company, The	Group	0	0	0	27,000	0	27,000	4,051	0	0
Penncorp Life Insurance Company	Ord.	44,000	4,000	48,000	0	0	0	6,502	239	4,440

Abstract of Life Insurance Returns in New Brunswick - 1998
Extrait des Rapport d'Assurance-Vie au Nouveau-Brunswick - 1998

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims & Dividends / *Relève des prestations et bénéfices*			Movement of Insurance / *Mouvement des Assurances*		
		Insurance / *Assurance*	Annuities / *Rentes*	Total / *Total*	Insurance / *Assurance*	Annuities / *Rentes*	Total / *Total*	In Force Dec. 31/97 / *En vigueur le 31 décembre 97*	New Effected / *Émis*	In Force Dec. 31/98 / *En vigueur le 31 décembre 98*
		$	$	$	$	$	$	$'000	$'000	$'000
Pennsylvania Life Insurance Company	Ord.	9,000	0	9,000	1,000	0	1,000	1,735	0	1,405
	Group	0	0	0	0	0	0	50	0	40
Pierce National Life Insurance Company	Ord.	4,625,000	0	4,625,000	408,000	178,000	586,000	12,253	2,197	14,143
Primerica Life Insurance Company of Canada	Ord.	593,000	1,000	594,000	156,000	3,000	159,000	169,540	66,894	225,192
Principal Mutual Life Insurance Company	Ord.	4,000	0	4,000	3,000	0	3,000	230	0	215
Prudential Insurance Company of America, The	Ord.	186,000	0	186,000	526,000	0	526,000	4,931	0	4,692
	Group	232,000	-15,000	217,000	13,000	6,000	19,000	97,497	0	93,077
Prudential of America Life Insurance Company (Canada)	Ord.	9,767,000	0	9,767,000	0	0	0	174,670	4,591	195,856
Reliable Life Insurance Company	Ord.	41,000	0	41,000	100,000	0	100,000	8,243	2,952	10,847
Royal & Sun Alliance Life Insurance Company of Canada	Ord.	1,079,000	78,000	1,157,000	96,000	446,000	542,000	183,435	21,828	196,422
Seaboard Life Insurance Company	Ord.	136,000	2,000	138,000	24,000	83,000	107,000	20,549	2,078	20,550
	Group	2,202,000	0	2,202,000	477,000	0	477,000	111,768	102,763	175,402
SSQ, Société d'Assurance-Vie Inc.	Group	1,000	0	1,000	0	3,000	3,000	456	0	456

Abstract of Life Insurance Returns in New Brunswick - 1998
Extrait des Rapport d'Assurance-Vie au Nouveau-Brunswick - 1998

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims & Dividends / *Relève des prestations et bénéfices*			Movement of Insurance / *Mouvement des Assurances*		
		Insurance / *Assurance*	Annuities / *Rentes*	Total / *Total*	Insurance / *Assurance*	Annuities / *Rentes*	Total / *Total*	In Force Dec. 31/97 / *En vigueur le 31 décembre 97*	New Effected / *Émis*	In Force Dec. 31/98 / *En vigueur le 31 décembre 98*
		$	$	$	$	$	$	$'000	$'000	$'000
Standard Life Assurance Company, The	Ord.	4,560,000	3,222,000	7,782,000	2,611,000	8,827,000	11,438,000	511,426	45,816	509,834
	Group	545,000	1,016,000	1,561,000	2,000	5,542,000	5,544,000	36,963	1,509	34,143
State Farm Life Insurance Company	Ord.	760,000	230,000	990,000	135,000	409,000	544,000	148,502	38,923	167,481
	Group	9,000	0	9,000	0	0	0	3,353	0	3,298
Sun Life Assurance Company of Canada	Ord.	12,695,000	1,911,000	14,606,000	6,454,000	12,452,000	18,906,000	1,223,700	8,687	1,223,943
	Group	7,435,000	2,406,000	9,841,000	4,921,000	11,919,000	16,840,000	1,852,641	35,149	1,835,832
Survivance Compagnie Mutuelle d'Assurance-Vie, La	Ord.	59,000	1,000	60,000	11,000	10,000	21,000	6,562	1,217	6,695
	Group	1,000	0	1,000	0	0	0	0	0	0
Toronto Dominion Life Insurance Company	Ord.	0	0	0	0	0	0	0	875	875
	Group	0	0	0	0	0	0	0	105	105
Toronto Mutual Life Insurance Company	Ord.	21,000	0	21,000	34,000	0	34,000	7,185	338	7,459
Transamerica Life Insurance Company of Canada	Ord.	1,411,000	407,000	1,818,000	603,000	747,000	1,350,000	258,514	48,373	285,786
	Group	0	0	0	0	0	0	200	0	0
Travelers Insurance Company, The	Group	0	0	0	0	2,000	2,000	54	0	54
Union du Canada Assurance-Vie	Ord.	15,000	0	15,000	5,000	0	5,000	1,937	0	1,581
United American Insurance Company	Ord.	7,000	0	7,000	22,000	0	22,000	141	135	216

Abstract of Life Insurance Returns in New Brunswick - 1998
Extrait des Rapport d'Assurance-Vie au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*		Direct Insurance Premiums *Primes d'assurance directe* Insurance *Assurance* $	Annuities *Rentes* $	Total *Total* $	Exhibit of Claims & Dividends *Relève des prestations et bénéfices* Insurance *Assurance* $	Annuities *Rentes* $	Total *Total* $	Movement of Insurance *Mouvement des Assurances* In Force Dec. 31/97 *En vigueur le 31 décembre 97* $'000	New Effected *Émis* $'000	In Force Dec. 31/98 *En vigueur le 31 décembre 98* $'000
UNUM Life Insurance Company of America	Ord.	17,000	0	17,000	58,000	0	58,000	943	0	918
	Group	63,000	0	63,000	0	0	0	25,322	4,079	25,239
Wawanesa Life Insurance Company, The	Ord.	1,108,000	1,169,000	2,277,000	484,000	1,091,000	1,575,000	143,087	35,155	165,648
	Group	19,000	0	19,000	0	0	0	11,174	0	12,212
Westbury Canadian Life Insurance Company	Ord.	2,173,000	202,000	2,375,000	887,000	398,000	1,285,000	281,736	53,294	345,175
	Group	0	0	0	0	0	0	745	0	2,950
Western Life Assurance Company, The	Ord.	21,000	0	21,000	402,000	0	402,000	5,429	2,300	6,989
Zurich Life Insurance Company of Canada	Ord.	1,681,000	58,000	1,739,000	447,000	115,000	562,000	348,128	22,067	335,596
	Group	31,000	50,000	81,000	16,000	52,000	68,000	7,565	2,189	9,061
Totals - 1998 - 77 Companies/*Compagnies*	Ord.	181,492,000	31,935,000	213,427,000	95,829,000	134,146,000	229,975,000		2,231,213	19,239,085
Totals - 1997 - 78 Companies/*Compagnies*	Ord.	174,115,000	53,669,000	227,784,000	100,102,000	169,971,000	270,073,000	18,107,160	2,185,785	18,107,160
Totals - 1998 - 60 Companies/*Compagnies*	Group	72,747,000	51,381,000	124,128,000	50,406,000	97,197,000	147,603,000		1,140,695	19,284,116
Totals - 1997 - 61 Companies/*Compagnies*	Group	65,834,000	49,769,000	115,603,000	43,402,000	118,246,000	161,648,000	19,779,022	1,653,148	19,779,022

Marine Insurance - Premiums & Losses in New Brunswick - 1998
Assurance Marine - Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
American Home Assurance Company	-145,000	21,000	-14
American National Fire Insurance Company	333,000	257,000	77
AXA Insurance (Canada)	62,000	30,000	48
AXA Pacific Insurance Company	801,000	641,000	80
Canadian Surety Company, The	18,000	-2,000	-11
Chubb Insurance Company of Canada	1,000	0	0
CIGNA Insurance Company of Canada	5,000	36,000	720
Co-operators General Insurance Company	64,000	11,000	17
Continental Insurance Company, The	39,000	-13,000	-33
Ecclesiastical Insurance Office Public Limited Company	2,000	-3,000	-150
Federation Insurance Company of Canada	5,000	13,000	260
Great American Insurance Company	0	-23,000	0
Hartford Insurance Company of Canada	4,000	1,000	25
Kingsway General Insurance Company	42,000	1,000	2
Liberty Mutual Insurance Company	117,000	3,000	3
Lloyd's Underwriters	6,000	0	0
Lumbermens Mutual Casualty Company	46,000	7,000	15
Maritime Insurance Company Limited	117,000	104,000	89
Nordic Insurance Company of Canada, The	29,000	0	0

Marine Insurance - Premiums & Losses in New Brunswick - 1998
Assurance Marine - Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
Royal & Sun Alliance Insurance Company of Canada	665,000	701,000	105
St. Paul Fire and Marine Insurance Company	58,000	31,000	53
Sunderland Marine Mutual Insurance Company Limited	1,304,093	0	0
Zurich Insurance Company	0	-1,000	0
Totals - 1998 - 23 Companies/*Compagnies*	3,573,093	1,815,000	51
Totals - 1997 - 21 Companies/*Compagnies*	3,656,563	1,510,000	41

Property Insurance - Premiums & Losses in New Brunswick - 1998
Assurance des Biens-Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
Affiliated FM Insurance Company	65,000	6,000	9
Allendale Mutual Insurance Company	234,000	28,000	12
Allianz Insurance Company of Canada	3,868,000	5,241,000	135
Allstate Insurance Company of Canada	4,088,000	3,703,000	91
American Bankers Insurance Company of Florida	1,931,000	214,000	11
American Home Assurance Company	2,366,000	1,702,000	72
American Road Insurance Company, The	5,000	0	0
Arkwright Mutual Insurance Company	119,000	2,000	2
AXA Insurance (Canada)	1,142,000	787,000	69
AXA Pacific Insurance Company	182,000	464,000	255
Balboa Insurance Company	523,000	94,000	18
Boiler Inspection and Insurance Company of Canada, The	1,923,000	111,000	6
CAA Insurance Company (Ontario)	30,000	6,000	20
Canada Life Casualty Insurance Company	313,000	117,000	37
Canadian Group Underwriters Insurance Company	6,000	8,000	133
Canadian Millers' Mutual Insurance Company	68,000	0	0
Canadian Surety Company, The	58,000	-25,000	-43
Canadian Universities Reciprocal Insurance Exchange	235,000	139,000	59

Property Insurance - Premiums & Losses in New Brunswick - 1998
Assurance des Biens-Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
Canassurance, Compagnie d'Assurances Générales Inc.	36,000	18,000	50
Carleton Mutual Fire Insurance Company	1,102,000	1,173,000	106
CGU Insurance Company of Canada	7,697,000	6,909,000	90
Chubb Insurance Company of Canada	495,000	-74,000	-15
CIGNA Insurance Company of Canada	1,272,000	11,191,000	880
Citadel General Assurance Company, The	3,913,000	2,625,000	67
Co-operators General Insurance Company	16,276,000	8,309,000	51
Commerce and Industry Insurance Company of Canada	59,000	256,000	434
Commercial Union Assurance Company of Canada	7,919,000	5,696,000	72
Commercial Union Assurance Company plc	28,000	1,000	4
Commonwealth Insurance Company	10,000	-358,000	3580
Compagnie d'Assurance Belair Inc., La	1,098,000	1,150,000	105
Compagnie d'Assurances Jevco, La	1,000	-4,000	-400
Continental Casualty Company	1,000	0	0
Continental Insurance Company, The	839,000	321,000	38
Coseco Insurance Company	87,000	83,000	95
CUMIS General Insurance Company	656,000	179,000	27
Dominion of Canada General Insurance Company, The	1,970,000	1,208,000	61

Property Insurance - Premiums & Losses in New Brunswick - 1998
Assurance des Biens-Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
Eagle Star Insurance Company Limited	8,000	0	0
Ecclesiastical Insurance Office Public Limited Company	1,094,000	403,000	37
Economical Mutual Insurance Company	7,520,000	7,273,000	97
Elite Insurance Company	1,836,000	731,000	40
Employers Insurance of Wausau a Mutual Company	2,000	0	0
Everest Insurance Company of Canada	7,000	1,000	14
Federal Insurance Company	36,000	4,000	11
Federated Insurance Company of Canada	17,000	3,000	18
Federation Insurance Company of Canada	1,567,000	1,925,000	123
First North American Insurance Company	582,000	82,000	14
Fundy Mutual Fire Insurance Company	1,856,000	1,355,000	73
GAN Canada Insurance Company	39,000	40,000	103
GAN General Insurance Company	2,034,000	1,584,000	78
Garantie, Compagnie d'Assurance de l'Amérique du Nord, La	310,000	99,000	32
Gerling Canada Insurance Company	713,000	3,479,000	488
Gore Mutual Insurance Company	9,000	2,000	22
Grain Insurance and Guarantee Company	312,000	221,000	71
Halifax Insurance Company, The	7,820,000	6,822,000	87
Hartford Fire Insurance Company	-311,000	34,000	-11

Property Insurance - Premiums & Losses in New Brunswick - 1998
Assurance des Biens-Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
Hartford Insurance Company of Canada	121,000	20,000	17
Kingsway General Insurance Company	174,000	259,000	149
Legacy General Insurance Company	341,000	30,000	9
Liberty Insurance Company of Canada	96,000	136,000	142
Liberty Mutual Insurance Company	27,000	6,899,000	5552
Lloyd's Underwriters	3,001,000	3,440,000	115
Lombard General Insurance Company of Canada	2,384,000	2,773,000	116
Lombard Insurance Company	1,191,000	739,000	62
Lumbermen's Underwriting Alliance	2,125,000	574,000	27
Lumbermens Mutual Casualty Company	286,000	94,000	33
Maritime Insurance Company Limited	14,000	1,000	7
Markel Insurance Company of Canada	450,000	254,000	56
New Hampshire Insurance Company	0	15,000	0
Nordic Insurance Company of Canada, The	7,896,000	5,184,000	66
Old Republic Insurance Company of Canada	19,000	0	0
Pembridge Insurance Company	48,000	298,000	621
Peopleplus Insurance Company	6,000	1,000	17
Personal Insurance Company of Canada, The	361,000	135,000	37
Perth Insurance Company	6,000	47,000	783

Property Insurance - Premiums & Losses in New Brunswick - 1998
Assurance des Biens-Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
Portage La Prairie Mutual Insurance Company, The	1,095,000	520,000	47
Protection Mutual Insurance Company	2,501,000	-58,000	-2
Quebec Assurance Company	1,000	-1,000	-100
Reliance Insurance Company	64,000	-9,000	-14
Royal & Sun Alliance Insurance Company of Canada	8,508,000	7,312,000	86
Scottish & York Insurance Company Limited	137,000	115,000	84
Security Insurance Company f Hartford	73,000	0	0
Security National Insurance Company	361,000	305,000	84
Societe Nationale d'Assurance Inc.	2,074,000	1,521,000	73
Southeastern Mutual Fire Insurance Company	1,867,000	845,000	45
Sovereign General Insurance Company, The	1,690,000	1,087,000	64
St. Paul Fire And Marine Insurance Company	203,000	44,000	22
Stanley Mutual Insurance Company	3,537,000	2,114,000	60
State Farm Fire And Casualty Company	5,491,000	5,906,000	108
The Tokio Marine And Fire Insurance Company, Limited	1,000	-1,000	-100
Tig Insurance Company	20,000	0	0
Traders General ' surance Company	923,000	553,000	60
Trafalgar Insurance Company Of Canada	264,000	83,000	31

Property Insurance - Premiums & Losses in New Brunswick - 1998
Assurance des Biens-Primes et Sinistres au Nouveau-Brunswick - 1998

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* $	Direct Losses *Sinistres supportés* $	Loss Ratio *Rapport* %
Travelers Casualty & Surety Company Of Canada	3,000	-1,000	-33
Unifund Assurance Company	1,199,000	706,000	59
United General Insurance Corporation	972,000	678,000	70
Voyageur Insurance Company	49,000	6,000	12
Waterloo Insurance Company	103,000	34,000	33
Wawanesa Mutual Insurance Company, The	4,524,000	3,575,000	79
Wellington Insurance Company	0	-22,000	0
Yasuda Fire & Marine Insurance Company Limited,the	6,000	0	0
Zenith Insurance Company	484,000	90,000	19
Zurich Insurance Company	2,811,000	1,187,000	42
Totals - 1998 - 102 Companies/*Compagnies*	143,573,000	122,826,000	86
Totals - 1997 - 101 Companies/Compagnies	151,248,000	134,834,000	89